Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

2016

Insolvency Statistics in Canada

Canada

Tables

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note:
The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Newfoundland and Labrador	**2,427**	**1,849**	**31.3**	**262,717,241**	**340,781,978**
Bankruptcies	1,574	1,519	3.6	118,978,387	183,446,268
Proposals	853	330	158.5	143,738,854	157,335,710
Prince Edward Island	**815**	**822**	**-0.9**	**59,667,575**	**115,299,260**
Bankruptcies	507	531	-4.5	27,513,136	74,073,822
Proposals	308	291	5.8	32,154,439	41,225,438
Nova Scotia	**6,023**	**5,325**	**13.1**	**481,302,009**	**714,944,675**
Bankruptcies	4,254	3,717	14.4	278,551,491	486,677,594
Proposals	1,769	1,608	10.0	202,750,518	228,267,081
New Brunswick	**4,501**	**4,411**	**2.0**	**378,294,712**	**573,737,839**
Bankruptcies	2,949	2,873	2.6	191,810,718	360,955,184
Proposals	1,552	1,538	0.9	186,483,994	212,782,655
Quebec	**45,206**	**45,942**	**-1.6**	**3,477,643,769**	**5,996,675,671**
Bankruptcies	25,901	26,223	-1.2	1,226,021,733	3,081,903,144
Proposals	19,305	19,719	-2.1	2,251,622,036	2,914,772,527
Ontario	**40,551**	**41,076**	**-1.3**	**2,851,775,361**	**5,000,097,166**
Bankruptcies	17,595	18,842	-6.6	766,286,038	2,324,981,841
Proposals	22,956	22,234	3.2	2,085,489,323	2,675,115,325
Manitoba	**2,659**	**2,136**	**24.5**	**257,389,704**	**789,901,296**
Bankruptcies	1,482	1,290	14.9	100,755,539	627,157,375
Proposals	1,177	846	39.1	156,634,165	162,743,921
Saskatchewan	**3,077**	**2,317**	**32.8**	**490,143,995**	**753,489,508**
Bankruptcies	1,512	1,240	21.9	174,077,931	355,706,806
Proposals	1,565	1,077	45.3	316,066,064	397,782,702
Alberta	**13,338**	**9,944**	**34.1**	**2,295,193,221**	**3,912,795,909**
Bankruptcies	5,548	4,375	26.8	920,600,857	2,481,630,201
Proposals	7,790	5,569	39.9	1,374,592,364	1,431,165,708
British Columbia	**11,005**	**11,802**	**-6.8**	**1,029,588,770**	**13,951,566,745**
Bankruptcies	4,868	5,837	-16.6	452,465,164	13,264,217,563
Proposals	6,137	5,965	2.9	577,123,606	687,349,182
Northwest Territories	**60**	**52**	**15.4**	**7,189,558**	**10,401,834**
Bankruptcies	35	28	25.0	2,620,912	5,850,190
Proposals	25	24	4.2	4,568,646	4,551,644
Yukon	**55**	**35**	**57.1**	**4,002,850**	**6,070,663**
Bankruptcies	27	18	50.0	1,476,934	2,685,597
Proposals	28	17	64.7	2,525,916	3,385,066
Nunavut	**10**	**5**	**100.0**	**1,355,810**	**1,800,031**
Bankruptcies	4	2	100.0	1,162,968	1,700,532
Proposals	6	3	100.0	192,842	99,499
Canada	**129,727**	**125,716**	**3.2**	**11,596,264,575**	**32,167,562,575**
Bankruptcies	**66,256**	**66,495**	**-0.4**	**4,262,321,808**	**23,250,986,117**
Proposals	**63,471**	**59,221**	**7.2**	**7,333,942,767**	**8,916,576,458**

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Newfoundland and Labrador	**2,399**	**1,822**	**31.7**	**259,100,406**	**324,566,697**
Bankruptcies	1,552	1,498	3.6	115,386,300	173,100,240
Proposals	847	324	161.4	143,714,106	151,466,457
Prince Edward Island	**802**	**806**	**-0.5**	**58,732,003**	**88,378,315**
Bankruptcies	500	519	-3.7	27,202,099	55,374,896
Proposals	302	287	5.2	31,529,904	33,003,419
Nova Scotia	**5,948**	**5,232**	**13.7**	**471,219,650**	**650,606,095**
Bankruptcies	4,191	3,648	14.9	268,608,827	433,757,428
Proposals	1,757	1,584	10.9	202,610,823	216,848,667
New Brunswick	**4,442**	**4,331**	**2.6**	**364,168,627**	**526,583,949**
Bankruptcies	2,904	2,814	3.2	179,242,810	325,472,403
Proposals	1,538	1,517	1.4	184,925,817	201,111,546
Quebec	**43,009**	**43,705**	**-1.6**	**3,312,605,608**	**4,252,499,635**
Bankruptcies	24,241	24,539	-1.2	1,111,073,274	2,092,737,758
Proposals	18,768	19,166	-2.1	2,201,532,334	2,159,761,877
Ontario	**39,611**	**39,935**	**-0.8**	**2,746,897,542**	**4,116,605,163**
Bankruptcies	16,904	17,958	-5.9	677,386,320	1,776,089,697
Proposals	22,707	21,977	3.3	2,069,511,222	2,340,515,466
Manitoba	**2,607**	**2,098**	**24.3**	**251,126,364**	**768,366,717**
Bankruptcies	1,448	1,264	14.6	96,596,340	613,873,648
Proposals	1,159	834	39.0	154,530,024	154,493,069
Saskatchewan	**2,960**	**2,198**	**34.7**	**476,094,740**	**496,082,845**
Bankruptcies	1,421	1,155	23.0	164,397,732	219,857,462
Proposals	1,539	1,043	47.6	311,697,008	276,225,383
Alberta	**13,170**	**9,810**	**34.3**	**2,046,075,594**	**2,564,679,113**
Bankruptcies	5,427	4,280	26.8	685,973,924	1,215,433,748
Proposals	7,743	5,530	40.0	1,360,101,670	1,349,245,365
British Columbia	**10,806**	**11,580**	**-6.7**	**815,212,107**	**1,260,070,996**
Bankruptcies	4,719	5,683	-17.0	251,509,901	622,868,115
Proposals	6,087	5,897	3.2	563,702,206	637,202,881
Northwest Territories	**60**	**52**	**15.4**	**7,189,558**	**10,401,834**
Bankruptcies	35	28	25.0	2,620,912	5,850,190
Proposals	25	24	4.2	4,568,646	4,551,644
Yukon	**55**	**35**	**57.1**	**4,002,850**	**6,070,663**
Bankruptcies	27	18	50.0	1,476,934	2,685,597
Proposals	28	17	64.7	2,525,916	3,385,066
Nunavut	**9**	**5**	**80.0**	**398,293**	**494,399**
Bankruptcies	3	2	50.0	205,451	394,900
Proposals	6	3	100.0	192,842	99,499
Canada	**125,878**	**121,609**	**3.5**	**10,812,823,342**	**15,065,406,421**
Bankruptcies	**63,372**	**63,406**	**-0.1**	**3,581,680,824**	**7,537,496,082**
Proposals	**62,506**	**58,203**	**7.4**	**7,231,142,518**	**7,527,910,339**

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Newfoundland and Labrador	**28**	**27**	**3.7**	**3,616,835**	**16,215,281**
Bankruptcies	22	21	4.8	3,592,087	10,346,028
Proposals	6	6	0.0	24,748	5,869,253
Prince Edward Island	**13**	**16**	**-18.8**	**935,572**	**26,920,945**
Bankruptcies	7	12	-41.7	311,037	18,698,926
Proposals	6	4	50.0	624,535	8,222,019
Nova Scotia	**75**	**93**	**-19.4**	**10,082,359**	**64,338,580**
Bankruptcies	63	69	-8.7	9,942,664	52,920,166
Proposals	12	24	-50.0	139,695	11,418,414
New Brunswick	**59**	**80**	**-26.3**	**14,126,085**	**47,153,890**
Bankruptcies	45	59	-23.7	12,567,908	35,482,781
Proposals	14	21	-33.3	1,558,177	11,671,109
Quebec	**2,197**	**2,237**	**-1.8**	**165,038,161**	**1,744,176,036**
Bankruptcies	1,660	1,684	-1.4	114,948,459	989,165,386
Proposals	537	553	-2.9	50,089,702	755,010,650
Ontario	**940**	**1,141**	**-17.6**	**104,877,819**	**883,492,003**
Bankruptcies	691	884	-21.8	88,899,718	548,892,144
Proposals	249	257	-3.1	15,978,101	334,599,859
Manitoba	**52**	**38**	**36.8**	**6,263,340**	**21,534,579**
Bankruptcies	34	26	30.8	4,159,199	13,283,727
Proposals	18	12	50.0	2,104,141	8,250,852
Saskatchewan	**117**	**119**	**-1.7**	**14,049,255**	**257,406,663**
Bankruptcies	91	85	7.1	9,680,199	135,849,344
Proposals	26	34	-23.5	4,369,056	121,557,319
Alberta	**168**	**134**	**25.4**	**249,117,627**	**1,348,116,796**
Bankruptcies	121	95	27.4	234,626,933	1,266,196,453
Proposals	47	39	20.5	14,490,694	81,920,343
British Columbia	**199**	**222**	**-10.4**	**214,376,663**	**12,691,495,749**
Bankruptcies	149	154	-3.2	200,955,263	12,641,349,448
Proposals	50	68	-26.5	13,421,400	50,146,301
Northwest Territories	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Yukon	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Nunavut	**1**	**0**	**–**	**957,517**	**1,305,632**
Bankruptcies	1	0	–	957,517	1,305,632
Proposals	0	0	–	0	0
Canada	**3,849**	**4,107**	**-6.3**	**783,441,233**	**17,102,156,154**
Bankruptcies	**2,884**	**3,089**	**-6.6**	**680,640,984**	**15,713,490,035**
Proposals	**965**	**1,018**	**-5.2**	**102,800,249**	**1,388,666,119**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**88**	**84**	**4.8**	**10,919,852**	**62,239,263**
Bankruptcies	62	43	44.2	9,092,356	37,114,480
Proposals	26	41	-36.6	1,827,496	25,124,783
Mining and Oil and Gas Extraction	**72**	**44**	**63.6**	**105,453,303**	**12,539,173,268**
Bankruptcies	50	31	61.3	102,977,800	12,380,500,360
Proposals	22	13	69.2	2,475,503	158,672,908
Utilities	**9**	**13**	**-30.8**	**19,472,404**	**79,723,247**
Bankruptcies	3	10	-70.0	16,601	503,130
Proposals	6	3	100.0	19,455,803	79,220,117
Construction	**711**	**775**	**-8.3**	**94,817,632**	**553,211,242**
Bankruptcies	520	572	-9.1	84,474,884	391,302,996
Proposals	191	203	-5.9	10,342,748	161,908,246
Manufacturing	**299**	**380**	**-21.3**	**44,227,637**	**504,144,647**
Bankruptcies	216	267	-19.1	32,265,795	386,721,212
Proposals	83	113	-26.5	11,961,842	117,423,435
Wholesale Trade	**179**	**208**	**-13.9**	**29,138,078**	**251,288,579**
Bankruptcies	142	154	-7.8	24,456,286	193,122,113
Proposals	37	54	-31.5	4,681,792	58,166,466
Retail Trade	**454**	**502**	**-9.6**	**50,223,325**	**301,479,139**
Bankruptcies	331	385	-14.0	43,559,412	181,867,013
Proposals	123	117	5.1	6,663,913	119,612,126
Transportation and Warehousing	**225**	**219**	**2.7**	**16,492,972**	**236,029,724**
Bankruptcies	177	159	11.3	14,762,211	215,348,919
Proposals	48	60	-20.0	1,730,761	20,680,805
Information and Cultural Industries	**71**	**72**	**-1.4**	**6,202,505**	**75,409,506**
Bankruptcies	56	54	3.7	6,116,089	36,351,204
Proposals	15	18	-16.7	86,416	39,058,302
Finance and Insurance	**64**	**74**	**-13.5**	**178,419,513**	**741,906,637**
Bankruptcies	52	55	-5.5	177,955,805	739,442,951
Proposals	12	19	-36.8	463,708	2,463,686
Real Estate and Rental and Leasing	**154**	**141**	**9.2**	**120,807,978**	**481,845,350**
Bankruptcies	101	114	-11.4	111,241,928	398,683,989
Proposals	53	27	96.3	9,566,050	83,161,361
Professional, Scientific and Technical Services	**296**	**287**	**3.1**	**17,541,647**	**393,674,105**
Bankruptcies	228	224	1.8	14,727,672	365,295,110
Proposals	68	63	7.9	2,813,975	28,378,995
Management of Companies and Enterprises	**77**	**57**	**35.1**	**15,736,136**	**312,060,031**
Bankruptcies	55	40	37.5	15,498,340	91,944,461
Proposals	22	17	29.4	237,796	220,115,570

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**191**	**196**	**-2.6**	**13,570,791**	**221,873,784**
Bankruptcies	143	148	-3.4	8,353,151	59,202,365
Proposals	48	48	0.0	5,217,640	162,671,419
Educational Services	**32**	**37**	**-13.5**	**1,746,216**	**27,000,567**
Bankruptcies	20	30	-33.3	845,711	7,263,946
Proposals	12	7	71.4	900,505	19,736,621
Health Care and Social Assistance	**71**	**75**	**-5.3**	**4,556,102**	**23,668,753**
Bankruptcies	52	56	-7.1	4,106,411	19,470,773
Proposals	19	19	0.0	449,691	4,197,980
Arts, Entertainment and Recreation	**80**	**71**	**12.7**	**19,278,392**	**48,834,741**
Bankruptcies	64	52	23.1	2,177,629	25,027,378
Proposals	16	19	-15.8	17,100,763	23,807,363
Accommodation and Food Services	**610**	**658**	**-7.3**	**23,266,562**	**191,976,190**
Bankruptcies	473	526	-10.1	19,022,101	140,482,548
Proposals	137	132	3.8	4,244,461	51,493,642
Other Services (except Public Administration)	**162**	**210**	**-22.9**	**11,537,780**	**55,799,842**
Bankruptcies	136	165	-17.6	8,958,395	43,250,549
Proposals	26	45	-42.2	2,579,385	12,549,293
Public Administration	**4**	**4**	**0.0**	**32,408**	**817,539**
Bankruptcies	3	4	-25.0	32,407	594,538
Proposals	1	0	--	1	223,001
Total	**3,849**	**4,107**	**-6.3**	**783,441,233**	**17,102,156,154**
Bankruptcies	**2,884**	**3,089**	**-6.6**	**680,640,984**	**15,713,490,035**
Proposals	**965**	**1,018**	**-5.2**	**102,800,249**	**1,388,666,119**

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**1**	**0**	--	**57,701**	**442,271**
Bankruptcies	1	0	--	57,701	442,271
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**6**	**13**	**-53.8**	**1,677,202**	**5,059,324**
Bankruptcies	4	11	-63.6	1,677,202	2,243,959
Proposals	2	2	0.0	0	2,815,365
Manufacturing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Wholesale Trade	**1**	**0**	--	**2**	**711,170**
Bankruptcies	1	0	--	2	711,170
Proposals	0	0	--	0	0
Retail Trade	**4**	**3**	**33.3**	**83,660**	**2,053,177**
Bankruptcies	3	2	50.0	83,660	1,432,140
Proposals	1	1	0.0	0	621,037
Transportation and Warehousing	**2**	**1**	**100.0**	**13,300**	**124,011**
Bankruptcies	2	1	100.0	13,300	124,011
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**4**	**2**	**100.0**	**1,214,363**	**3,519,742**
Bankruptcies	3	1	200.0	1,193,616	3,459,742
Proposals	1	1	0.0	20,747	60,000
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**2**	**0**	--	**27,001**	**110,802**
Bankruptcies	2	0	--	27,001	110,802
Proposals	0	0	--	0	0
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**1**	**0**	--	**12,000**	**80,002**
Bankruptcies	1	0	--	12,000	80,002
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**1**	**0**	--	**348,904**	**1,210,519**
Bankruptcies	1	0	--	348,904	1,210,519
Proposals	0	0	--	0	0
Accommodation and Food Services	**5**	**1**	**400.0**	**181,201**	**2,831,361**
Bankruptcies	3	1	200.0	177,200	458,510
Proposals	2	0	--	4,001	2,372,851
Other Services (except Public Administration)	**1**	**1**	**0.0**	**1,501**	**72,902**
Bankruptcies	1	1	0.0	1,501	72,902
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**28**	**27**	**3.7**	**3,616,835**	**16,215,281**
Bankruptcies	**22**	**21**	**4.8**	**3,592,087**	**10,346,028**
Proposals	**6**	**6**	**0.0**	**24,748**	**5,869,253**

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**2**	**0**	**--**	**33,001**	**859,548**
Bankruptcies	1	0	--	33,001	239,900
Proposals	1	0	--	0	619,648
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**1**	**4**	**-75.0**	**5,209**	**152,103**
Bankruptcies	1	3	-66.7	5,209	152,103
Proposals	0	1	-100.0	0	0
Manufacturing	**2**	**0**	**--**	**0**	**15,159,771**
Bankruptcies	2	0	--	0	15,159,771
Proposals	0	0	--	0	0
Wholesale Trade	**1**	**2**	**-50.0**	**0**	**5,758,849**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	1	0.0	0	5,758,849
Retail Trade	**2**	**2**	**0.0**	**330,116**	**675,663**
Bankruptcies	1	2	-50.0	190,459	510,640
Proposals	1	0	--	139,657	165,023
Transportation and Warehousing	**1**	**1**	**0.0**	**7,368**	**123,000**
Bankruptcies	1	1	0.0	7,368	123,000
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**2**	**1**	**100.0**	**376,504**	**3,345,418**
Bankruptcies	1	1	0.0	75,000	2,513,512
Proposals	1	0	--	301,504	831,906
Management of Companies and Enterprises	**1**	**0**	**--**	**0**	**529,065**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	529,065

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Educational Services	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**1**	**1**	**0.0**	**183,374**	**317,528**
Bankruptcies	0	0	--	0	0
Proposals	1	1	0.0	183,374	317,528
Other Services (except Public Administration)	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**13**	**16**	**-18.8**	**935,572**	**26,920,945**
Bankruptcies	**7**	**12**	**-41.7**	**311,037**	**18,698,926**
Proposals	**6**	**4**	**50.0**	**624,535**	**8,222,019**

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**12**	**4**	**200.0**	**1,619,554**	**10,277,587**
Bankruptcies	9	1	800.0	1,619,554	7,924,591
Proposals	3	3	0.0	0	2,352,996
Mining and Oil and Gas Extraction	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**13**	**18**	**-27.8**	**1,687,736**	**3,647,653**
Bankruptcies	11	15	-26.7	1,669,530	3,213,446
Proposals	2	3	-33.3	18,206	434,207
Manufacturing	**11**	**10**	**10.0**	**2,609,195**	**14,118,502**
Bankruptcies	9	7	28.6	2,609,195	7,167,447
Proposals	2	3	-33.3	0	6,951,055
Wholesale Trade	**3**	**4**	**-25.0**	**131,402**	**965,058**
Bankruptcies	2	4	-50.0	131,402	746,203
Proposals	1	0	--	0	218,855
Retail Trade	**3**	**10**	**-70.0**	**565,723**	**1,898,359**
Bankruptcies	2	10	-80.0	565,723	1,694,010
Proposals	1	0	--	0	204,349
Transportation and Warehousing	**1**	**3**	**-66.7**	**142,000**	**15,128,736**
Bankruptcies	1	2	-50.0	142,000	15,128,736
Proposals	0	1	-100.0	0	0
Information and Cultural Industries	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Finance and Insurance	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**7**	**3**	**133.3**	**1,737,460**	**9,341,746**
Bankruptcies	7	1	600.0	1,737,460	9,341,746
Proposals	0	2	-100.0	0	0
Professional, Scientific and Technical Services	**0**	**5**	**-100.0**	**0**	**0**
Bankruptcies	0	3	-100.0	0	0
Proposals	0	2	-100.0	0	0
Management of Companies and Enterprises	**1**	**3**	**-66.7**	**396,600**	**841,816**
Bankruptcies	1	3	-66.7	396,600	841,816
Proposals	0	0	--	0	0

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**3**	**5**	**-40.0**	**204,110**	**571,724**
Bankruptcies	3	4	-25.0	204,110	571,724
Proposals	0	1	-100.0	0	0
Educational Services	**1**	**1**	**0.0**	**0**	**210,647**
Bankruptcies	1	1	0.0	0	210,647
Proposals	0	0	--	0	0
Health Care and Social Assistance	**1**	**2**	**-50.0**	**0**	**100,000**
Bankruptcies	1	1	0.0	0	100,000
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**2**	**2**	**0.0**	**17,002**	**1,705,945**
Bankruptcies	2	2	0.0	17,002	1,705,945
Proposals	0	0	--	0	0
Accommodation and Food Services	**12**	**11**	**9.1**	**414,945**	**3,437,813**
Bankruptcies	11	5	120.0	299,585	2,770,773
Proposals	1	6	-83.3	115,360	667,040
Other Services (except Public Administration)	**4**	**8**	**-50.0**	**526,631**	**1,676,341**
Bankruptcies	2	7	-71.4	520,502	1,086,429
Proposals	2	1	100.0	6,129	589,912
Public Administration	**1**	**0**	**--**	**30,001**	**416,653**
Bankruptcies	1	0	--	30,001	416,653
Proposals	0	0	--	0	0
Total	**75**	**93**	**-19.4**	**10,082,359**	**64,338,580**
Bankruptcies	**63**	**69**	**-8.7**	**9,942,664**	**52,920,166**
Proposals	**12**	**24**	**-50.0**	**139,695**	**11,418,414**

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**3**	**5**	**-40.0**	**322,504**	**375,258**
Bankruptcies	2	1	100.0	178,500	283,923
Proposals	1	4	-75.0	144,004	91,335
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Construction	**10**	**10**	**0.0**	**3,969,729**	**11,956,359**
Bankruptcies	10	9	11.1	3,969,729	11,956,359
Proposals	0	1	-100.0	0	0
Manufacturing	**3**	**10**	**-70.0**	**566,001**	**1,872,541**
Bankruptcies	2	7	-71.4	333,500	998,404
Proposals	1	3	-66.7	232,501	874,137
Wholesale Trade	**3**	**1**	**200.0**	**1,851,603**	**5,193,121**
Bankruptcies	3	1	200.0	1,851,603	5,193,121
Proposals	0	0	--	0	0
Retail Trade	**5**	**12**	**-58.3**	**677,908**	**4,337,339**
Bankruptcies	3	10	-70.0	564,408	1,306,367
Proposals	2	2	0.0	113,500	3,030,972
Transportation and Warehousing	**6**	**7**	**-14.3**	**807,692**	**6,294,861**
Bankruptcies	4	4	0.0	807,690	1,851,861
Proposals	2	3	-33.3	2	4,443,000
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**10**	**8**	**25.0**	**4,801,424**	**7,277,599**
Bankruptcies	7	7	0.0	4,139,556	5,536,437
Proposals	3	1	200.0	661,868	1,741,162
Professional, Scientific and Technical Services	**2**	**3**	**-33.3**	**7,505**	**145,001**
Bankruptcies	2	2	0.0	7,505	145,001
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**2**	**0**	--	**11,401**	**1,480,335**
Bankruptcies	2	0	--	11,401	1,480,335
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**5**	**1**	**400.0**	**429,759**	**3,998,079**
Bankruptcies	4	1	300.0	407,134	3,942,897
Proposals	1	0	--	22,625	55,182
Arts, Entertainment and Recreation	**2**	**1**	**100.0**	**2,500**	**249,603**
Bankruptcies	1	1	0.0	2,500	249,603
Proposals	1	0	--	0	0
Accommodation and Food Services	**4**	**12**	**-66.7**	**328,727**	**1,980,268**
Bankruptcies	3	8	-62.5	112,115	1,278,932
Proposals	1	4	-75.0	216,612	701,336
Other Services (except Public Administration)	**4**	**7**	**-42.9**	**349,332**	**1,993,526**
Bankruptcies	2	6	-66.7	182,267	1,259,541
Proposals	2	1	100.0	167,065	733,985
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**59**	**80**	**-26.3**	**14,126,085**	**47,153,890**
Bankruptcies	**45**	**59**	**-23.7**	**12,567,908**	**35,482,781**
Proposals	**14**	**21**	**-33.3**	**1,558,177**	**11,671,109**

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**44**	**41**	**7.3**	**1,255,535**	**25,774,716**
Bankruptcies	28	22	27.3	790,168	5,439,425
Proposals	16	19	-15.8	465,367	20,335,291
Mining and Oil and Gas Extraction	**8**	**3**	**166.7**	**1,705,185**	**47,841,386**
Bankruptcies	3	2	50.0	760,181	44,774,158
Proposals	5	1	400.0	945,004	3,067,228
Utilities	**4**	**5**	**-20.0**	**16,003**	**25,382,768**
Bankruptcies	2	3	-33.3	16,001	304,736
Proposals	2	2	0.0	2	25,078,032
Construction	**379**	**318**	**19.2**	**18,622,771**	**211,365,046**
Bankruptcies	259	213	21.6	14,002,074	98,641,510
Proposals	120	105	14.3	4,620,697	112,723,536
Manufacturing	**162**	**193**	**-16.1**	**18,661,938**	**228,334,508**
Bankruptcies	111	144	-22.9	10,670,318	127,715,438
Proposals	51	49	4.1	7,991,620	100,619,070
Wholesale Trade	**122**	**133**	**-8.3**	**14,391,386**	**193,707,707**
Bankruptcies	96	97	-1.0	10,284,699	145,759,841
Proposals	26	36	-27.8	4,106,687	47,947,866
Retail Trade	**277**	**310**	**-10.6**	**29,164,406**	**187,570,571**
Bankruptcies	211	229	-7.9	26,871,308	90,749,483
Proposals	66	81	-18.5	2,293,098	96,821,088
Transportation and Warehousing	**121**	**124**	**-2.4**	**4,341,455**	**50,768,208**
Bankruptcies	102	88	15.9	3,662,447	38,966,753
Proposals	19	36	-47.2	679,008	11,801,455
Information and Cultural Industries	**36**	**42**	**-14.3**	**1,561,971**	**42,790,581**
Bankruptcies	31	32	-3.1	1,560,471	18,452,155
Proposals	5	10	-50.0	1,500	24,338,426
Finance and Insurance	**45**	**45**	**0.0**	**4,974,509**	**56,066,174**
Bankruptcies	38	34	11.8	4,511,802	53,777,002
Proposals	7	11	-36.4	462,707	2,289,172
Real Estate and Rental and Leasing	**84**	**79**	**6.3**	**16,190,718**	**126,480,814**
Bankruptcies	61	66	-7.6	10,799,364	87,608,858
Proposals	23	13	76.9	5,391,354	38,871,956
Professional, Scientific and Technical Services	**169**	**160**	**5.6**	**5,997,684**	**137,604,081**
Bankruptcies	130	132	-1.5	4,685,056	119,362,209
Proposals	39	28	39.3	1,312,628	18,241,872
Management of Companies and Enterprises	**44**	**27**	**63.0**	**2,994,498**	**90,233,901**
Bankruptcies	35	19	84.2	2,892,496	33,125,975
Proposals	9	8	12.5	102,002	57,107,926

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**106**	**118**	**-10.2**	**6,253,533**	**148,473,993**
Bankruptcies	84	89	-5.6	4,822,487	19,998,084
Proposals	22	29	-24.1	1,431,046	128,475,909
Educational Services	**21**	**18**	**16.7**	**705,995**	**4,846,211**
Bankruptcies	13	17	-23.5	396,188	1,606,567
Proposals	8	1	700.0	309,807	3,239,644
Health Care and Social Assistance	**37**	**36**	**2.8**	**1,843,076**	**7,026,159**
Bankruptcies	27	29	-6.9	1,843,076	5,481,437
Proposals	10	7	42.9	0	1,544,722
Arts, Entertainment and Recreation	**43**	**36**	**19.4**	**17,054,338**	**28,958,643**
Bankruptcies	37	22	68.2	834,544	7,021,437
Proposals	6	14	-57.1	16,219,794	21,937,206
Accommodation and Food Services	**400**	**425**	**-5.9**	**11,785,161**	**106,249,369**
Bankruptcies	309	345	-10.4	10,108,876	72,024,467
Proposals	91	80	13.8	1,676,285	34,224,902
Other Services (except Public Administration)	**92**	**123**	**-25.2**	**7,515,592**	**24,300,314**
Bankruptcies	81	100	-19.0	5,434,497	18,177,966
Proposals	11	23	-52.2	2,081,095	6,122,348
Public Administration	**3**	**1**	**200.0**	**2,407**	**400,886**
Bankruptcies	2	1	100.0	2,406	177,885
Proposals	1	0	--	1	223,001
Total	**2,197**	**2,237**	**-1.8**	**165,038,161**	**1,744,176,036**
Bankruptcies	**1,660**	**1,684**	**-1.4**	**114,948,459**	**989,165,386**
Proposals	**537**	**553**	**-2.9**	**50,089,702**	**755,010,650**

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**11**	**11**	**0.0**	**1,365,273**	**9,625,980**
Bankruptcies	8	9	-11.1	1,327,031	9,433,927
Proposals	3	2	50.0	38,242	192,053
Mining and Oil and Gas Extraction	**6**	**6**	**0.0**	**1,515,003**	**26,382,482**
Bankruptcies	3	4	-25.0	1,515,002	16,894,880
Proposals	3	2	50.0	1	9,487,602
Utilities	**1**	**5**	**-80.0**	**1,874,250**	**4,947,289**
Bankruptcies	0	4	-100.0	0	0
Proposals	1	1	0.0	1,874,250	4,947,289
Construction	**182**	**267**	**-31.8**	**20,377,032**	**101,833,331**
Bankruptcies	137	211	-35.1	19,472,548	87,589,719
Proposals	45	56	-19.6	904,484	14,243,612
Manufacturing	**77**	**114**	**-32.5**	**9,879,355**	**80,189,842**
Bankruptcies	57	74	-23.0	7,734,801	73,030,606
Proposals	20	40	-50.0	2,144,554	7,159,236
Wholesale Trade	**37**	**58**	**-36.2**	**11,420,146**	**39,063,292**
Bankruptcies	31	43	-27.9	11,126,769	36,552,940
Proposals	6	15	-60.0	293,377	2,510,352
Retail Trade	**100**	**128**	**-21.9**	**13,397,810**	**75,069,256**
Bankruptcies	76	105	-27.6	11,430,826	69,001,395
Proposals	24	23	4.3	1,966,984	6,067,861
Transportation and Warehousing	**49**	**51**	**-3.9**	**3,529,432**	**22,357,014**
Bankruptcies	34	43	-20.9	3,370,473	19,740,181
Proposals	15	8	87.5	158,959	2,616,833
Information and Cultural Industries	**20**	**20**	**0.0**	**381,548**	**19,619,626**
Bankruptcies	16	15	6.7	381,546	5,490,919
Proposals	4	5	-20.0	2	14,128,707
Finance and Insurance	**10**	**18**	**-44.4**	**15,955**	**4,130,684**
Bankruptcies	5	14	-64.3	14,954	3,956,170
Proposals	5	4	25.0	1,001	174,514
Real Estate and Rental and Leasing	**38**	**23**	**65.2**	**11,219,090**	**68,271,923**
Bankruptcies	18	19	-5.3	9,000,296	27,773,636
Proposals	20	4	400.0	2,218,794	40,498,287
Professional, Scientific and Technical Services	**89**	**93**	**-4.3**	**3,963,163**	**44,333,714**
Bankruptcies	68	68	0.0	3,482,631	38,512,335
Proposals	21	25	-16.0	480,532	5,821,379
Management of Companies and Enterprises	**22**	**17**	**29.4**	**11,519,974**	**212,104,759**
Bankruptcies	12	13	-7.7	11,384,180	49,626,180
Proposals	10	4	150.0	135,794	162,478,579

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**58**	**42**	**38.1**	**5,108,638**	**67,163,994**
Bankruptcies	40	33	21.2	2,505,190	34,494,190
Proposals	18	9	100.0	2,603,448	32,669,804
Educational Services	**7**	**13**	**-46.2**	**815,944**	**19,967,347**
Bankruptcies	4	10	-60.0	306,947	3,622,344
Proposals	3	3	0.0	508,997	16,345,003
Health Care and Social Assistance	**21**	**29**	**-27.6**	**835,215**	**7,624,829**
Bankruptcies	17	19	-10.5	835,214	7,106,308
Proposals	4	10	-60.0	1	518,521
Arts, Entertainment and Recreation	**24**	**25**	**-4.0**	**1,174,360**	**7,737,959**
Bankruptcies	19	22	-13.6	309,351	6,053,400
Proposals	5	3	66.7	865,009	1,684,559
Accommodation and Food Services	**146**	**163**	**-10.4**	**4,947,161**	**61,709,351**
Bankruptcies	110	134	-17.9	3,438,485	49,283,607
Proposals	36	29	24.1	1,508,676	12,425,744
Other Services (except Public Administration)	**42**	**56**	**-25.0**	**1,538,470**	**11,359,331**
Bankruptcies	36	42	-14.3	1,263,474	10,729,407
Proposals	6	14	-57.1	274,996	629,924
Public Administration	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Total	**940**	**1,141**	**-17.6**	**104,877,819**	**883,492,003**
Bankruptcies	**691**	**884**	**-21.8**	**88,899,718**	**548,892,144**
Proposals	**249**	**257**	**-3.1**	**15,978,101**	**334,599,859**

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**2**	**3**	**-33.3**	**1,173,180**	**1,171,850**
Bankruptcies	2	0	--	1,173,180	1,171,850
Proposals	0	3	-100.0	0	0
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**8**	**15**	**-46.7**	**129,751**	**2,530,770**
Bankruptcies	7	13	-46.2	129,751	2,530,770
Proposals	1	2	-50.0	0	0
Manufacturing	**7**	**4**	**75.0**	**1,149,291**	**2,389,203**
Bankruptcies	3	3	0.0	510,826	1,586,801
Proposals	4	1	300.0	638,465	802,402
Wholesale Trade	**1**	**0**	**--**	**47,045**	**602,174**
Bankruptcies	1	0	--	47,045	602,174
Proposals	0	0	--	0	0
Retail Trade	**8**	**5**	**60.0**	**1,287,502**	**2,935,136**
Bankruptcies	6	4	50.0	599,703	2,509,095
Proposals	2	1	100.0	687,799	426,041
Transportation and Warehousing	**7**	**1**	**600.0**	**421,419**	**801,138**
Bankruptcies	2	0	--	89,801	431,965
Proposals	5	1	400.0	331,618	369,173
Information and Cultural Industries	**2**	**0**	**--**	**32,307**	**301,565**
Bankruptcies	0	0	--	0	0
Proposals	2	0	--	32,307	301,565
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**1**	**2**	**-50.0**	**364,002**	**3,053,884**
Bankruptcies	0	2	-100.0	0	0
Proposals	1	0	--	364,002	3,053,884
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**2**	**2**	**0.0**	**345,336**	**381,867**
Bankruptcies	2	1	100.0	345,336	381,867
Proposals	0	1	-100.0	0	0
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**1**	**0**	**--**	**53,501**	**94,416**
Bankruptcies	1	0	--	53,501	94,416
Proposals	0	0	--	0	0
Accommodation and Food Services	**7**	**3**	**133.3**	**1,118,727**	**3,785,942**
Bankruptcies	7	0	--	1,118,727	3,785,942
Proposals	0	3	-100.0	0	0
Other Services (except Public Administration)	**6**	**1**	**500.0**	**141,279**	**3,486,634**
Bankruptcies	3	1	200.0	91,329	188,847
Proposals	3	0	--	49,950	3,297,787
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**52**	**38**	**36.8**	**6,263,340**	**21,534,579**
Bankruptcies	**34**	**26**	**30.8**	**4,159,199**	**13,283,727**
Proposals	**18**	**12**	**50.0**	**2,104,141**	**8,250,852**

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**4**	**10**	**-60.0**	**1,445,935**	**2,229,397**
Bankruptcies	3	4	-25.0	946,553	1,645,913
Proposals	1	6	-83.3	499,382	583,484
Mining and Oil and Gas Extraction	**5**	**4**	**25.0**	**600,819**	**117,822,429**
Bankruptcies	1	3	-66.7	264,709	2,029,670
Proposals	4	1	300.0	336,110	115,792,759
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**44**	**51**	**-13.7**	**5,354,920**	**13,477,307**
Bankruptcies	37	40	-7.5	4,468,484	12,216,724
Proposals	7	11	-36.4	886,436	1,260,583
Manufacturing	**5**	**4**	**25.0**	**1,310,054**	**99,568,677**
Bankruptcies	3	2	50.0	355,352	98,551,142
Proposals	2	2	0.0	954,702	1,017,535
Wholesale Trade	**3**	**0**	**--**	**472,553**	**959,624**
Bankruptcies	3	0	--	472,553	959,624
Proposals	0	0	--	0	0
Retail Trade	**5**	**4**	**25.0**	**189,809**	**1,002,926**
Bankruptcies	4	3	33.3	113,057	925,926
Proposals	1	1	0.0	76,752	77,000
Transportation and Warehousing	**17**	**10**	**70.0**	**1,904,578**	**7,393,179**
Bankruptcies	15	8	87.5	1,403,163	6,531,404
Proposals	2	2	0.0	501,415	861,775
Information and Cultural Industries	**5**	**0**	**--**	**559,264**	**1,734,310**
Bankruptcies	4	0	--	553,510	1,657,205
Proposals	1	0	--	5,754	77,105
Finance and Insurance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**5**	**2**	**150.0**	**242,800**	**7,909,388**
Bankruptcies	2	2	0.0	0	7,349,391
Proposals	3	0	--	242,800	559,997
Professional, Scientific and Technical Services	**3**	**3**	**0.0**	**69,801**	**514,903**
Bankruptcies	3	2	50.0	69,801	514,903
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**7**	**7**	**0.0**	**320,804**	**1,491,480**
Bankruptcies	7	6	16.7	320,804	1,491,480
Proposals	0	1	-100.0	0	0
Educational Services	**1**	**2**	**-50.0**	**81,701**	**151,974**
Bankruptcies	0	0	--	0	0
Proposals	1	2	-50.0	81,701	151,974
Health Care and Social Assistance	**2**	**0**	**--**	**372,002**	**577,301**
Bankruptcies	0	0	--	0	0
Proposals	2	0	--	372,002	577,301
Arts, Entertainment and Recreation	**2**	**2**	**0.0**	**35,105**	**155,040**
Bankruptcies	1	1	0.0	34,105	124,435
Proposals	1	1	0.0	1,000	30,605
Accommodation and Food Services	**6**	**12**	**-50.0**	**827,607**	**1,752,696**
Bankruptcies	5	9	-44.4	416,605	1,185,495
Proposals	1	3	-66.7	411,002	567,201
Other Services (except Public Administration)	**3**	**7**	**-57.1**	**261,503**	**666,032**
Bankruptcies	3	5	-40.0	261,503	666,032
Proposals	0	2	-100.0	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**117**	**119**	**-1.7**	**14,049,255**	**257,406,663**
Bankruptcies	**91**	**85**	**7.1**	**9,680,199**	**135,849,344**
Proposals	**26**	**34**	**-23.5**	**4,369,056**	**121,557,319**

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**1**	**6**	**-83.3**	**53,504**	**646,973**
Bankruptcies	1	3	-66.7	53,504	646,973
Proposals	0	3	-100.0	0	0
Mining and Oil and Gas Extraction	**37**	**25**	**48.0**	**33,405,810**	**201,558,740**
Bankruptcies	28	17	64.7	32,211,422	171,233,421
Proposals	9	8	12.5	1,194,388	30,325,319
Utilities	**1**	**1**	**0.0**	**8,491,000**	**18,637,918**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	--	8,491,000	18,637,918
Construction	**33**	**37**	**-10.8**	**19,593,340**	**90,664,482**
Bankruptcies	24	26	-7.7	16,161,168	64,288,019
Proposals	9	11	-18.2	3,432,172	26,376,463
Manufacturing	**15**	**20**	**-25.0**	**2,538,961**	**9,979,497**
Bankruptcies	13	16	-18.8	2,538,961	9,979,497
Proposals	2	4	-50.0	0	0
Wholesale Trade	**1**	**2**	**-50.0**	**1**	**0**
Bankruptcies	1	1	0.0	1	0
Proposals	0	1	-100.0	0	0
Retail Trade	**24**	**6**	**300.0**	**1,636,193**	**11,835,964**
Bankruptcies	10	6	66.7	1,415,792	8,398,014
Proposals	14	0	--	220,401	3,437,950
Transportation and Warehousing	**6**	**4**	**50.0**	**1,648,627**	**119,303,167**
Bankruptcies	4	3	33.3	1,611,244	119,031,098
Proposals	2	1	100.0	37,383	272,069
Information and Cultural Industries	**3**	**3**	**0.0**	**796,968**	**2,888,068**
Bankruptcies	3	2	50.0	796,968	2,888,068
Proposals	0	1	-100.0	0	0
Finance and Insurance	**5**	**3**	**66.7**	**172,614,288**	**674,505,294**
Bankruptcies	5	2	150.0	172,614,288	674,505,294
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**3**	**5**	**-40.0**	**38,748**	**25,690,794**
Bankruptcies	1	2	-50.0	0	25,565,213
Proposals	2	3	-33.3	38,748	125,581
Professional, Scientific and Technical Services	**12**	**9**	**33.3**	**3,650,145**	**171,988,738**
Bankruptcies	11	7	57.1	3,640,642	171,880,752
Proposals	1	2	-50.0	9,503	107,986
Management of Companies and Enterprises	**4**	**1**	**300.0**	**820,209**	**1,044,411**
Bankruptcies	3	0	--	820,209	1,044,411
Proposals	1	1	0.0	0	0

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**6**	**2**	**200.0**	**1,145,306**	**1,638,829**
Bankruptcies	2	2	0.0	90,492	288,883
Proposals	4	0	--	1,054,814	1,349,946
Educational Services	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**1**	**1**	**0.0**	**734,557**	**2,377,699**
Bankruptcies	1	0	--	734,557	2,377,699
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**1**	**2**	**-50.0**	**12,285**	**131,384**
Bankruptcies	0	2	-100.0	0	0
Proposals	1	0	--	12,285	131,384
Accommodation and Food Services	**8**	**2**	**300.0**	**737,865**	**3,314,981**
Bankruptcies	8	2	300.0	737,865	3,314,981
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**7**	**5**	**40.0**	**1,199,820**	**11,909,857**
Bankruptcies	6	3	100.0	1,199,820	10,754,130
Proposals	1	2	-50.0	0	1,155,727
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**168**	**134**	**25.4**	**249,117,627**	**1,348,116,796**
Bankruptcies	**121**	**95**	**27.4**	**234,626,933**	**1,266,196,453**
Proposals	**47**	**39**	**20.5**	**14,490,694**	**81,920,343**

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**8**	**4**	**100.0**	**3,593,665**	**10,835,683**
Bankruptcies	7	3	133.3	2,913,164	9,885,707
Proposals	1	1	0.0	680,501	949,976
Mining and Oil and Gas Extraction	**16**	**3**	**433.3**	**68,226,486**	**12,145,568,231**
Bankruptcies	15	2	650.0	68,226,486	12,145,568,231
Proposals	1	1	0.0	0	0
Utilities	**3**	**1**	**200.0**	**9,091,151**	**30,755,272**
Bankruptcies	1	1	0.0	600	198,394
Proposals	2	0	--	9,090,551	30,556,878
Construction	**35**	**42**	**-16.7**	**23,399,942**	**112,524,867**
Bankruptcies	30	31	-3.2	22,919,189	108,470,387
Proposals	5	11	-54.5	480,753	4,054,480
Manufacturing	**17**	**24**	**-29.2**	**7,512,842**	**52,532,106**
Bankruptcies	16	14	14.3	7,512,842	52,532,106
Proposals	1	10	-90.0	0	0
Wholesale Trade	**7**	**8**	**-12.5**	**823,940**	**4,327,584**
Bankruptcies	4	7	-42.9	542,212	2,597,040
Proposals	3	1	200.0	281,728	1,730,544
Retail Trade	**26**	**22**	**18.2**	**2,890,198**	**14,100,748**
Bankruptcies	15	14	7.1	1,724,476	5,339,943
Proposals	11	8	37.5	1,165,722	8,760,805
Transportation and Warehousing	**14**	**17**	**-17.6**	**2,719,584**	**12,430,778**
Bankruptcies	11	9	22.2	2,697,208	12,114,278
Proposals	3	8	-62.5	22,376	316,500
Information and Cultural Industries	**5**	**6**	**-16.7**	**2,870,447**	**8,075,356**
Bankruptcies	2	5	-60.0	2,823,594	7,862,857
Proposals	3	1	200.0	46,853	212,499
Finance and Insurance	**4**	**3**	**33.3**	**814,761**	**7,204,485**
Bankruptcies	4	2	100.0	814,761	7,204,485
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**7**	**18**	**-61.1**	**86,577,738**	**236,873,086**
Bankruptcies	5	14	-64.3	85,565,252	235,508,708
Proposals	2	4	-50.0	1,012,486	1,364,378
Professional, Scientific and Technical Services	**14**	**9**	**55.6**	**1,898,480**	**29,168,624**
Bankruptcies	10	6	66.7	1,573,421	28,906,656
Proposals	4	3	33.3	325,059	261,968
Management of Companies and Enterprises	**5**	**8**	**-37.5**	**4,855**	**7,306,079**
Bankruptcies	4	4	0.0	4,855	7,306,079
Proposals	1	4	-75.0	0	0

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**5**	**19**	**-73.7**	**154,662**	**560,760**
Bankruptcies	1	13	-92.3	26,330	385,000
Proposals	4	6	-33.3	128,332	175,760
Educational Services	**2**	**1**	**100.0**	**142,576**	**1,824,388**
Bankruptcies	2	1	100.0	142,576	1,824,388
Proposals	0	0	--	0	0
Health Care and Social Assistance	**3**	**3**	**0.0**	**329,493**	**1,884,684**
Bankruptcies	1	3	-66.7	274,430	382,430
Proposals	2	0	--	55,063	1,502,254
Arts, Entertainment and Recreation	**4**	**3**	**33.3**	**580,397**	**8,591,232**
Bankruptcies	2	2	0.0	577,722	8,567,623
Proposals	2	1	100.0	2,675	23,609
Accommodation and Food Services	**21**	**28**	**-25.0**	**2,741,794**	**6,596,881**
Bankruptcies	17	22	-22.7	2,612,643	6,379,841
Proposals	4	6	-33.3	129,151	217,040
Other Services (except Public Administration)	**3**	**2**	**50.0**	**3,652**	**334,905**
Bankruptcies	2	0	--	3,502	315,295
Proposals	1	2	-50.0	150	19,610
Public Administration	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Total	**199**	**222**	**-10.4**	**214,376,663**	**12,691,495,749**
Bankruptcies	**149**	**154**	**-3.2**	**200,955,263**	**12,641,349,448**
Proposals	**50**	**68**	**-26.5**	**13,421,400**	**50,146,301**

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**0**	**0**	--	**0**	**0**
Bankruptcies	**0**	**0**	--	**0**	**0**
Proposals	**0**	**0**	--	**0**	**0**

Table 4I: Insolvencies by NAICS Economic Sectors, Yukon

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4l: Insolvencies by NAICS Economic Sectors, Yukon (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**0**	**0**	--	**0**	**0**
Bankruptcies	**0**	**0**	--	**0**	**0**
Proposals	**0**	**0**	--	**0**	**0**

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**1**	**0**	--	**957,517**	**1,305,632**
Bankruptcies	1	0	--	957,517	1,305,632
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**1**	**0**	--	**957,517**	**1,305,632**
Bankruptcies	**1**	**0**	--	**957,517**	**1,305,632**
Proposals	**0**	**0**	--	**0**	**0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Newfoundland and Labrador	**2,399**	**1,822**	**31.7**	**259,100,406**	**324,566,697**
Bankruptcies	**1,552**	**1,498**	**3.6**	**115,386,300**	**173,100,240**
Proposals	**847**	**324**	**161.4**	**143,714,106**	**151,466,457**
Avalon Peninsula	1,270	887	43.2	155,973,035	188,561,803
Bankruptcies	729	697	4.6	56,629,725	84,723,205
Proposals	541	190	184.7	99,343,310	103,838,598
South Coast - Burin Peninsula	168	114	47.4	12,079,480	17,395,649
Bankruptcies	126	102	23.5	6,319,432	10,818,041
Proposals	42	12	250.0	5,760,048	6,577,608
West Coast - Northern Peninsula - Labrador	383	346	10.7	42,412,537	55,124,024
Bankruptcies	255	275	-7.3	22,315,040	32,601,305
Proposals	128	71	80.3	20,097,497	22,522,719
Notre Dame - Central Bonavista Bay	579	475	21.9	48,635,353	63,485,222
Bankruptcies	442	424	4.2	30,122,103	44,957,690
Proposals	137	51	168.6	18,513,250	18,527,532
Prince Edward Island	**802**	**806**	**-0.5**	**58,732,003**	**88,378,315**
Bankruptcies	**500**	**519**	**-3.7**	**27,202,099**	**55,374,896**
Proposals	**302**	**287**	**5.2**	**31,529,904**	**33,003,419**
Nova Scotia	**5,948**	**5,232**	**13.7**	**471,219,650**	**650,606,095**
Bankruptcies	**4,191**	**3,648**	**14.9**	**268,608,827**	**433,757,428**
Proposals	**1,757**	**1,584**	**10.9**	**202,610,823**	**216,848,667**
Cape Breton	1,138	837	36.0	83,148,515	105,097,352
Bankruptcies	704	451	56.1	38,128,805	62,861,910
Proposals	434	386	12.4	45,019,710	42,235,442
North Shore	1,086	956	13.6	78,673,504	116,753,338
Bankruptcies	757	668	13.3	43,330,919	75,783,649
Proposals	329	287	14.6	35,342,585	40,969,689
Annapolis Valley	870	766	13.6	81,076,199	102,397,660
Bankruptcies	701	598	17.2	57,565,472	79,345,941
Proposals	169	168	0.6	23,510,727	23,051,719
Southern	639	579	10.4	40,769,474	70,866,794
Bankruptcies	441	434	1.6	22,630,208	41,758,186
Proposals	198	145	36.6	18,139,266	29,108,608
Halifax	2,216	2,097	5.7	187,551,957	255,490,951
Bankruptcies	1,590	1,498	6.1	106,953,422	174,007,742
Proposals	626	598	4.7	80,598,535	81,483,209
New Brunswick	**4,442**	**4,331**	**2.6**	**364,168,627**	**526,583,949**
Bankruptcies	**2,904**	**2,814**	**3.2**	**179,242,810**	**325,472,403**
Proposals	**1,538**	**1,517**	**1.4**	**184,925,817**	**201,111,546**
Campbellton - Miramichi	899	870	3.3	61,208,537	100,586,602
Bankruptcies	611	600	1.8	30,447,696	62,861,906
Proposals	288	271	6.3	30,760,841	37,724,696

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Moncton - Richibucto	1,415	1,290	9.7	123,901,135	171,782,978
Bankruptcies	901	840	7.3	60,146,446	102,948,698
Proposals	514	450	14.2	63,754,689	68,834,280
Saint John - St.Stephen	1,055	1,040	1.4	99,388,819	131,217,054
Bankruptcies	653	638	2.4	44,442,868	76,419,528
Proposals	402	403	-0.2	54,945,951	54,797,526
Fredericton - Oromocto	697	734	-5.0	52,857,508	79,294,341
Bankruptcies	483	463	4.3	29,215,441	52,886,189
Proposals	214	272	-21.3	23,642,067	26,408,152
Edmundston - Woodstock	376	394	-4.6	26,812,629	43,702,974
Bankruptcies	256	273	-6.2	14,990,360	30,356,083
Proposals	120	122	-1.6	11,822,269	13,346,891
Quebec	**43,009**	**43,705**	**-1.6**	**3,312,605,608**	**4,252,499,635**
Bankruptcies	**24,241**	**24,539**	**-1.2**	**1,111,073,274**	**2,092,737,758**
Proposals	**18,768**	**19,166**	**-2.1**	**2,201,532,334**	**2,159,761,877**
Gaspésie - Îles-de-la-Madeleine	521	506	3.0	34,656,414	41,700,804
Bankruptcies	273	285	-4.2	12,371,578	20,633,745
Proposals	248	222	11.7	22,284,836	21,067,059
Bas-Saint-Laurent	912	901	1.2	60,980,367	75,139,549
Bankruptcies	546	523	4.4	26,769,947	41,560,457
Proposals	366	378	-3.2	34,210,420	33,579,092
Capitale-Nationale	3,243	3,208	1.1	231,751,402	291,334,492
Bankruptcies	1,950	1,959	-0.5	72,026,399	137,514,110
Proposals	1,293	1,249	3.5	159,725,003	153,820,382
Chaudière - Appalaches	1,621	1,633	-0.7	125,214,805	158,082,850
Bankruptcies	997	934	6.7	58,812,971	83,832,667
Proposals	624	700	-10.9	66,401,834	74,250,183
Estrie	1,542	1,543	-0.1	117,912,109	168,217,045
Bankruptcies	1,014	997	1.7	48,197,876	85,492,748
Proposals	528	545	-3.1	69,714,233	82,724,297
Centre-du-Québec	1,113	1,166	-4.5	64,319,293	84,039,959
Bankruptcies	674	639	5.5	24,590,509	43,313,728
Proposals	439	526	-16.5	39,728,784	40,726,231
Montérégie	8,198	8,402	-2.4	689,485,401	817,313,124
Bankruptcies	4,365	4,486	-2.7	211,914,436	369,196,756
Proposals	3,833	3,915	-2.1	477,570,965	448,116,368
Montréal	8,992	9,196	-2.2	378,066,177	740,045,330
Bankruptcies	5,176	5,387	-3.9	110,758,417	374,136,795
Proposals	3,816	3,809	0.2	267,307,760	365,908,535
Laval	2,215	2,289	-3.2	192,252,934	252,607,617
Bankruptcies	1,129	1,187	-4.9	43,151,014	114,306,729
Proposals	1,086	1,102	-1.5	149,101,920	138,300,888
Lanaudière	3,400	3,595	-5.4	343,421,090	402,357,028
Bankruptcies	1,751	1,756	-0.3	109,571,312	194,289,150
Proposals	1,649	1,840	-10.4	233,849,778	208,067,878

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Laurentides	4,190	4,490	-6.7	426,744,097	515,948,454
Bankruptcies	2,215	2,369	-6.5	145,311,482	271,336,154
Proposals	1,975	2,121	-6.9	281,432,615	244,612,300
Outaouais	2,736	2,677	2.2	292,749,943	314,333,120
Bankruptcies	1,485	1,486	-0.1	96,574,642	143,414,082
Proposals	1,251	1,191	5.0	196,175,301	170,919,038
Abitibi - Témiscamingue	750	791	-5.2	65,819,465	65,175,506
Bankruptcies	436	447	-2.5	23,371,918	28,895,223
Proposals	314	343	-8.5	42,447,547	36,280,283
Mauricie	1,545	1,528	1.1	103,779,489	128,343,663
Bankruptcies	1,024	1,013	1.1	48,682,776	76,507,369
Proposals	521	516	1.0	55,096,713	51,836,294
Saguenay - Lac-Saint-Jean	1,499	1,373	9.2	135,785,248	143,137,764
Bankruptcies	898	816	10.0	58,470,503	77,999,778
Proposals	601	557	7.9	77,314,745	65,137,986
Côte-Nord	481	348	38.2	45,825,813	49,352,130
Bankruptcies	279	221	26.2	18,485,508	26,818,841
Proposals	202	127	59.1	27,340,305	22,533,289
Nord-du-Québec	53	59	-10.2	3,841,558	5,371,198
Bankruptcies	32	35	-8.6	2,011,986	3,489,425
Proposals	21	26	-19.2	1,829,572	1,881,773
Ontario	**39,611**	**39,935**	**-0.8**	**2,746,897,542**	**4,116,605,163**
Bankruptcies	**16,904**	**17,958**	**-5.9**	**677,386,320**	**1,776,089,697**
Proposals	**22,707**	**21,977**	**3.3**	**2,069,511,222**	**2,340,515,466**
Ottawa	3,908	3,768	3.7	355,582,904	475,671,386
Bankruptcies	2,053	2,097	-2.1	131,920,157	240,194,835
Proposals	1,855	1,671	11.0	223,662,747	235,476,551
Kingston - Pembroke	1,679	1,683	-0.2	146,766,164	176,587,079
Bankruptcies	813	875	-7.1	40,333,150	79,202,969
Proposals	866	808	7.2	106,433,014	97,384,110
Muskoka - Kawarthas	1,202	1,203	-0.1	103,112,563	120,713,080
Bankruptcies	515	570	-9.6	24,907,240	52,444,351
Proposals	687	634	8.4	78,205,323	68,268,729
Toronto	15,691	16,015	-2.0	858,793,891	1,606,238,599
Bankruptcies	5,694	6,176	-7.8	128,405,032	601,037,039
Proposals	9,997	9,838	1.6	730,388,859	1,005,201,560
Kitchener - Waterloo - Barrie	3,836	4,039	-5.0	266,219,174	397,371,833
Bankruptcies	1,690	1,825	-7.4	55,111,642	188,006,633
Proposals	2,146	2,214	-3.1	211,107,532	209,365,200
Hamilton - Niagara Peninsula	4,482	4,409	1.7	289,805,998	403,766,404
Bankruptcies	1,872	1,920	-2.5	63,974,045	168,674,968
Proposals	2,610	2,489	4.9	225,831,953	235,091,436
London	2,647	2,660	-0.5	211,076,255	258,473,432
Bankruptcies	1,163	1,210	-3.9	54,654,329	99,816,277
Proposals	1,484	1,450	2.3	156,421,926	158,657,155

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Windsor - Sarnia	2,081	2,290	-9.1	148,027,841	216,609,203
Bankruptcies	1,009	1,121	-10.0	48,867,666	107,701,769
Proposals	1,072	1,170	-8.4	99,160,175	108,907,434
Stratford - Bruce Peninsula	689	711	-3.1	55,662,843	71,940,098
Bankruptcies	380	381	-0.3	18,877,510	38,164,465
Proposals	309	329	-6.1	36,785,333	33,775,633
Northeast	2,840	2,598	9.3	263,100,924	328,542,195
Bankruptcies	1,385	1,424	-2.7	92,483,579	167,812,630
Proposals	1,455	1,173	24.0	170,617,345	160,729,565
Northwest	557	559	-0.4	48,748,985	60,691,854
Bankruptcies	331	358	-7.5	17,851,970	33,033,761
Proposals	226	201	12.4	30,897,015	27,658,093
Manitoba	**2,607**	**2,098**	**24.3**	**251,126,364**	**768,366,717**
Bankruptcies	**1,448**	**1,264**	**14.6**	**96,596,340**	**613,873,648**
Proposals	**1,159**	**834**	**39.0**	**154,530,024**	**154,493,069**
Southeast	176	162	8.6	26,781,747	30,703,589
Bankruptcies	96	120	-20.0	12,890,565	16,511,648
Proposals	80	41	95.1	13,891,182	14,191,941
South Central	94	59	59.3	7,908,795	9,955,691
Bankruptcies	68	43	58.1	5,273,865	7,239,197
Proposals	26	17	52.9	2,634,930	2,716,494
Southwest	309	282	9.6	31,411,007	33,551,508
Bankruptcies	140	132	6.1	12,998,389	16,870,213
Proposals	169	152	11.2	18,412,618	16,681,295
North Central	90	61	47.5	11,369,136	12,549,632
Bankruptcies	48	42	14.3	4,449,131	5,845,802
Proposals	42	19	121.1	6,920,005	6,703,830
Winnipeg	1,642	1,278	28.5	142,286,797	643,364,310
Bankruptcies	924	779	18.6	49,143,369	547,142,889
Proposals	718	501	43.3	93,143,428	96,221,421
Interlake	140	101	38.6	18,742,313	23,878,188
Bankruptcies	81	67	20.9	7,148,150	12,286,443
Proposals	59	33	78.8	11,594,163	11,591,745
Parklands	78	91	-14.3	6,601,864	6,334,488
Bankruptcies	43	47	-8.5	1,832,042	3,309,912
Proposals	35	44	-20.5	4,769,822	3,024,576
North	77	60	28.3	6,024,707	8,029,308
Bankruptcies	48	34	41.2	2,860,829	4,667,541
Proposals	29	28	3.6	3,163,878	3,361,767
Saskatchewan	**2,960**	**2,198**	**34.7**	**476,094,740**	**496,082,845**
Bankruptcies	**1,421**	**1,155**	**23.0**	**164,397,732**	**219,857,462**
Proposals	**1,539**	**1,043**	**47.6**	**311,697,008**	**276,225,383**
Regina - Moose Mountain	991	676	46.6	172,284,668	175,256,031
Bankruptcies	366	298	22.8	44,123,504	60,961,215
Proposals	625	379	64.9	128,161,164	114,294,816

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Swift Current - Moose Jaw	235	194	21.1	32,093,658	31,690,810
Bankruptcies	130	120	8.3	15,070,563	16,158,707
Proposals	105	74	41.9	17,023,095	15,532,103
Saskatoon - Biggar	923	694	33.0	148,022,044	158,586,947
Bankruptcies	471	335	40.6	49,818,291	69,455,264
Proposals	452	360	25.6	98,203,753	89,131,683
Yorkton - Melville	186	142	31.0	28,365,170	28,638,058
Bankruptcies	95	92	3.3	10,916,224	13,228,455
Proposals	91	49	85.7	17,448,946	15,409,603
Prince Albert	593	459	29.2	91,259,665	98,104,992
Bankruptcies	343	292	17.5	43,741,697	58,381,828
Proposals	250	167	49.7	47,517,968	39,723,164
Northern	32	33	-3.0	4,069,535	3,806,008
Bankruptcies	15	18	-16.7	727,453	1,671,994
Proposals	17	15	13.3	3,342,082	2,134,014
Alberta	**13,170**	**9,810**	**34.3**	**2,046,075,594**	**2,564,679,113**
Bankruptcies	**5,427**	**4,280**	**26.8**	**685,973,924**	**1,215,433,748**
Proposals	**7,743**	**5,530**	**40.0**	**1,360,101,670**	**1,349,245,365**
Lethbridge - Medicine Hat	1,164	961	21.1	157,301,838	167,587,994
Bankruptcies	475	410	15.9	49,114,945	67,109,931
Proposals	689	550	25.3	108,186,893	100,478,063
Camrose - Drumheller	607	450	34.9	109,295,223	127,448,147
Bankruptcies	311	230	35.2	42,203,893	68,082,852
Proposals	296	220	34.5	67,091,330	59,365,295
Calgary	4,746	3,695	28.4	763,143,384	983,890,037
Bankruptcies	1,687	1,481	13.9	209,974,626	441,596,250
Proposals	3,059	2,214	38.2	553,168,758	542,293,787
Banff - Jasper - Rocky Mountain House	283	213	32.9	41,277,066	46,169,494
Bankruptcies	120	88	36.4	11,806,679	18,271,266
Proposals	163	126	29.4	29,470,387	27,898,228
Red Deer	1,058	758	39.6	164,177,218	200,405,935
Bankruptcies	414	287	44.3	60,120,490	84,593,519
Proposals	644	471	36.7	104,056,728	115,812,416
Edmonton	4,093	2,913	40.5	587,769,844	742,931,539
Bankruptcies	1,814	1,323	37.1	213,736,378	368,551,240
Proposals	2,279	1,590	43.3	374,033,466	374,380,299
Athabasca - Grande Prairie - Peace River	882	553	59.5	146,137,841	193,227,720
Bankruptcies	436	323	35.0	63,442,915	108,147,102
Proposals	446	230	93.9	82,694,926	85,080,618
Wood Buffalo - Cold Lake	335	269	24.5	76,973,180	103,018,247
Bankruptcies	169	140	20.7	35,573,997	59,081,588
Proposals	166	128	29.7	41,399,183	43,936,659

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
British Columbia	**10,806**	**11,580**	**-6.7**	**815,212,107**	**1,260,070,996**
Bankruptcies	**4,719**	**5,683**	**-17.0**	**251,509,901**	**622,868,115**
Proposals	**6,087**	**5,897**	**3.2**	**563,702,206**	**637,202,881**
Vancouver Island and Coast	2,405	2,554	-5.8	215,541,873	284,349,291
Bankruptcies	1,145	1,442	-20.6	61,725,045	131,142,007
Proposals	1,260	1,112	13.3	153,816,828	153,207,284
Lower Mainland - Southwest	5,737	6,409	-10.5	322,567,879	575,632,949
Bankruptcies	2,244	2,877	-22.0	72,154,995	266,580,723
Proposals	3,493	3,532	-1.1	250,412,884	309,052,226
Thompson - Okanagan	1,452	1,506	-3.6	143,507,912	220,388,846
Bankruptcies	695	769	-9.6	55,810,538	121,797,805
Proposals	757	738	2.6	87,697,374	98,591,041
Kootenay	331	374	-11.5	35,613,315	48,041,957
Bankruptcies	188	222	-15.3	16,426,398	26,804,627
Proposals	143	152	-5.9	19,186,917	21,237,330
Cariboo	539	512	5.3	54,043,610	68,091,406
Bankruptcies	283	265	6.8	24,559,121	38,306,345
Proposals	256	247	3.6	29,484,489	29,785,061
North Coast	67	58	15.5	4,349,401	6,392,033
Bankruptcies	38	35	8.6	1,510,758	3,502,819
Proposals	29	25	16.0	2,838,643	2,889,214
Nechako	68	51	33.3	7,073,396	8,094,325
Bankruptcies	34	34	0.0	3,324,534	4,468,741
Proposals	34	18	88.9	3,748,862	3,625,584
Northeast	205	112	83.0	32,514,720	49,080,193
Bankruptcies	91	39	133.3	15,998,511	30,265,049
Proposals	114	73	56.2	16,516,209	18,815,144
Northwest Territories	**60**	**52**	**15.4**	**7,189,558**	**10,401,834**
Bankruptcies	**35**	**28**	**25.0**	**2,620,912**	**5,850,190**
Proposals	**25**	**24**	**4.2**	**4,568,646**	**4,551,644**
Yukon	**55**	**35**	**57.1**	**4,002,850**	**6,070,663**
Bankruptcies	**27**	**18**	**50.0**	**1,476,934**	**2,685,597**
Proposals	**28**	**17**	**64.7**	**2,525,916**	**3,385,066**
Nunavut	**9**	**5**	**80.0**	**398,293**	**494,399**
Bankruptcies	**3**	**2**	**50.0**	**205,451**	**394,900**
Proposals	**6**	**3**	**100.0**	**192,842**	**99,499**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Newfoundland and Labrador	**28**	**27**	**3.7**	**3,616,835**	**16,215,281**
Bankruptcies	**22**	**21**	**4.8**	**3,592,087**	**10,346,028**
Proposals	**6**	**6**	**0.0**	**24,748**	**5,869,253**
Avalon Peninsula	16	17	-5.9	2,779,207	13,017,525
Bankruptcies	10	13	-23.1	2,754,459	7,148,272
Proposals	6	4	50.0	24,748	5,869,253
South Coast - Burin Peninsula	4	0	–	235,102	895,947
Bankruptcies	4	0	–	235,102	895,947
Proposals	0	0	–	0	0
West Coast - Northern Peninsula - Labrador	3	7	-57.1	444,716	1,051,205
Bankruptcies	3	5	-40.0	444,716	1,051,205
Proposals	0	2	-100.0	0	0
Notre Dame - Central Bonavista Bay	5	3	66.7	157,810	1,250,604
Bankruptcies	5	3	66.7	157,810	1,250,604
Proposals	0	0	–	0	0
Prince Edward Island	**13**	**16**	**-18.8**	**935,572**	**26,920,945**
Bankruptcies	**7**	**12**	**-41.7**	**311,037**	**18,698,926**
Proposals	**6**	**4**	**50.0**	**624,535**	**8,222,019**
Nova Scotia	**75**	**93**	**-19.4**	**10,082,359**	**64,338,580**
Bankruptcies	**63**	**69**	**-8.7**	**9,942,664**	**52,920,166**
Proposals	**12**	**24**	**-50.0**	**139,695**	**11,418,414**
Cape Breton	4	8	-50.0	96,065	1,123,791
Bankruptcies	2	5	-60.0	96,065	595,360
Proposals	2	3	-33.3	0	528,431
North Shore	13	14	-7.1	1,359,048	4,620,396
Bankruptcies	11	14	-21.4	1,359,048	4,620,396
Proposals	2	1	100.0	0	0
Annapolis Valley	9	8	12.5	3,126,214	8,369,424
Bankruptcies	9	7	28.6	3,126,214	8,369,424
Proposals	0	1	-100.0	0	0
Southern	13	11	18.2	1,793,316	33,249,556
Bankruptcies	10	7	42.9	1,793,316	23,764,539
Proposals	3	4	-25.0	0	9,485,017
Halifax	35	52	-32.7	3,707,715	16,975,413
Bankruptcies	29	36	-19.4	3,568,020	15,570,447
Proposals	6	15	-60.0	139,695	1,404,966
New Brunswick	**59**	**80**	**-26.3**	**14,126,085**	**47,153,890**
Bankruptcies	**45**	**59**	**-23.7**	**12,567,908**	**35,482,781**
Proposals	**14**	**21**	**-33.3**	**1,558,177**	**11,671,109**
Campbellton - Miramichi	14	19	-26.3	2,492,123	9,802,363
Bankruptcies	10	14	-28.6	2,162,009	4,317,201
Proposals	4	6	-33.3	330,114	5,485,162

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Moncton - Richibucto	16	28	-42.9	4,160,555	20,680,871
Bankruptcies	13	22	-40.9	3,579,952	19,087,883
Proposals	3	7	-57.1	580,603	1,592,988
Saint John - St.Stephen	13	13	0.0	3,220,977	8,337,473
Bankruptcies	10	13	-23.1	2,907,211	4,625,016
Proposals	3	1	200.0	313,766	3,712,457
Fredericton - Oromocto	5	6	-16.7	3,320,747	4,074,340
Bankruptcies	3	5	-40.0	3,154,118	3,927,823
Proposals	2	2	0.0	166,629	146,517
Edmundston - Woodstock	10	10	0.0	931,682	4,258,843
Bankruptcies	8	6	33.3	764,617	3,524,858
Proposals	2	5	-60.0	167,065	733,985
Quebec	**2,197**	**2,237**	**-1.8**	**165,038,161**	**1,744,176,036**
Bankruptcies	**1,660**	**1,684**	**-1.4**	**114,948,459**	**989,165,386**
Proposals	**537**	**553**	**-2.9**	**50,089,702**	**755,010,650**
Gaspésie - Îles-de-la-Madeleine	15	15	0.0	1,021,229	5,001,920
Bankruptcies	14	13	7.7	1,021,228	2,769,156
Proposals	1	3	-66.7	1	2,232,764
Bas-Saint-Laurent	50	71	-29.6	4,047,233	27,776,107
Bankruptcies	39	57	-31.6	3,897,426	10,515,254
Proposals	11	13	-15.4	149,807	17,260,853
Capitale-Nationale	201	193	4.1	13,153,332	84,711,905
Bankruptcies	139	150	-7.3	8,551,758	39,518,926
Proposals	62	44	40.9	4,601,574	45,192,979
Chaudière - Appalaches	105	91	15.4	9,470,918	48,549,384
Bankruptcies	80	70	14.3	6,486,745	32,044,560
Proposals	25	22	13.6	2,984,173	16,504,824
Estrie	52	43	20.9	5,469,384	37,502,028
Bankruptcies	42	33	27.3	3,726,807	14,860,474
Proposals	10	11	-9.1	1,742,577	22,641,554
Centre-du-Québec	55	59	-6.8	2,315,426	34,416,928
Bankruptcies	37	45	-17.8	1,863,834	8,424,602
Proposals	18	14	28.6	451,592	25,992,326
Montérégie	357	381	-6.3	38,153,778	209,878,976
Bankruptcies	289	283	2.1	31,787,694	146,965,393
Proposals	68	98	-30.6	6,366,084	62,913,583
Montréal	611	650	-6.0	33,626,196	693,865,227
Bankruptcies	455	463	-1.7	16,375,206	458,806,782
Proposals	156	186	-16.1	17,250,990	235,058,445
Laval	111	123	-9.8	9,617,699	84,165,970
Bankruptcies	80	96	-16.7	1,598,248	16,622,105
Proposals	31	27	14.8	8,019,451	67,543,865
Lanaudière	135	119	13.4	7,466,176	109,511,802
Bankruptcies	106	95	11.6	5,265,636	86,849,653
Proposals	29	25	16.0	2,200,540	22,662,149

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Laurentides	226	198	14.1	11,922,094	251,373,754
Bankruptcies	157	149	5.4	7,768,822	38,551,047
Proposals	69	48	43.8	4,153,272	212,822,707
Outaouais	81	94	-13.8	6,579,913	38,789,462
Bankruptcies	62	71	-12.7	5,596,206	36,632,078
Proposals	19	23	-17.4	983,707	2,157,384
Abitibi - Témiscamingue	29	25	16.0	3,983,410	58,396,033
Bankruptcies	28	22	27.3	3,983,409	58,373,951
Proposals	1	3	-66.7	1	22,082
Mauricie	85	78	9.0	10,190,054	32,462,754
Bankruptcies	70	58	20.7	9,640,987	19,882,845
Proposals	15	20	-25.0	549,067	12,579,909
Saguenay - Lac-Saint-Jean	57	67	-14.9	6,694,005	22,045,824
Bankruptcies	46	55	-16.4	6,074,770	14,598,461
Proposals	11	12	-8.3	619,235	7,447,363
Côte-Nord	20	15	33.3	1,276,529	5,573,927
Bankruptcies	15	15	0.0	1,258,898	3,596,064
Proposals	5	1	400.0	17,631	1,977,863
Nord-du-Québec	1	10	-90.0	50,786	154,034
Bankruptcies	1	8	-87.5	50,786	154,034
Proposals	0	2	-100.0	0	0
Ontario	**940**	**1,141**	**-17.6**	**104,877,819**	**883,492,003**
Bankruptcies	**691**	**884**	**-21.8**	**88,899,718**	**548,892,144**
Proposals	**249**	**257**	**-3.1**	**15,978,101**	**334,599,859**
Ottawa	92	149	-38.3	3,758,152	43,639,633
Bankruptcies	68	119	-42.9	1,996,027	24,622,013
Proposals	24	31	-22.6	1,762,125	19,017,620
Kingston - Pembroke	16	28	-42.9	1,330,489	13,149,180
Bankruptcies	12	24	-50.0	1,162,780	12,560,499
Proposals	4	4	0.0	167,709	588,681
Muskoka - Kawarthas	14	11	27.3	5,251,298	12,529,285
Bankruptcies	12	11	9.1	4,846,996	11,991,672
Proposals	2	1	100.0	404,302	537,613
Toronto	495	583	-15.1	52,919,883	606,197,201
Bankruptcies	363	457	-20.6	46,312,186	337,567,857
Proposals	132	125	5.6	6,607,697	268,629,344
Kitchener - Waterloo - Barrie	76	72	5.6	6,914,502	28,880,344
Bankruptcies	58	56	3.6	3,005,417	19,984,933
Proposals	18	16	12.5	3,909,085	8,895,411
Hamilton - Niagara Peninsula	101	132	-23.5	23,048,527	92,503,370
Bankruptcies	85	92	-7.6	22,406,586	75,273,990
Proposals	16	41	-61.0	641,941	17,229,380
London	47	38	23.7	2,719,239	24,301,192
Bankruptcies	28	28	0.0	2,065,669	12,646,088
Proposals	19	11	72.7	653,570	11,655,104

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Windsor - Sarnia	53	35	51.4	5,369,264	34,596,751
Bankruptcies	42	28	50.0	4,236,171	27,796,415
Proposals	11	7	57.1	1,133,093	6,800,336
Stratford - Bruce Peninsula	8	19	-57.9	473,046	1,425,217
Bankruptcies	5	13	-61.5	470,281	1,373,657
Proposals	3	7	-57.1	2,765	51,560
Northeast	16	59	-72.9	1,006,028	8,809,735
Bankruptcies	7	50	-86.0	313,862	7,711,321
Proposals	9	9	0.0	692,166	1,098,414
Northwest	15	10	50.0	2,087,391	17,460,096
Bankruptcies	10	7	42.9	2,083,743	17,363,700
Proposals	5	3	66.7	3,648	96,396
Manitoba	**52**	**38**	**36.8**	**6,263,340**	**21,534,579**
Bankruptcies	**34**	**26**	**30.8**	**4,159,199**	**13,283,727**
Proposals	**18**	**12**	**50.0**	**2,104,141**	**8,250,852**
Southeast	4	8	-50.0	296,517	757,014
Bankruptcies	3	7	-57.1	296,517	757,014
Proposals	1	1	0.0	0	0
South Central	8	1	700.0	908,262	2,775,423
Bankruptcies	6	0	–	648,898	2,571,437
Proposals	2	1	100.0	259,364	203,986
Southwest	13	7	85.7	1,012,813	4,785,625
Bankruptcies	8	4	100.0	885,126	4,527,040
Proposals	5	3	66.7	127,687	258,585
North Central	1	0	–	46,930	108,598
Bankruptcies	1	0	–	46,930	108,598
Proposals	0	0	–	0	0
Winnipeg	20	16	25.0	2,629,334	10,812,027
Bankruptcies	10	11	-9.1	912,244	3,023,746
Proposals	10	5	100.0	1,717,090	7,788,281
Interlake	6	1	500.0	1,369,484	2,295,892
Bankruptcies	6	1	500.0	1,369,484	2,295,892
Proposals	0	0	–	0	0
Parklands	0	2	-100.0	0	0
Bankruptcies	0	0	–	0	0
Proposals	0	2	-100.0	0	0
North	0	3	-100.0	0	0
Bankruptcies	0	3	-100.0	0	0
Proposals	0	0	–	0	0
Saskatchewan	**117**	**119**	**-1.7**	**14,049,255**	**257,406,583**
Bankruptcies	**91**	**85**	**7.1**	**9,680,199**	**135,849,344**
Proposals	**26**	**34**	**-23.5**	**4,369,056**	**121,557,319**
Regina - Moose Mountain	52	57	-8.8	8,277,320	18,412,455
Bankruptcies	40	37	8.1	5,687,675	15,973,841
Proposals	12	20	-40.0	2,589,645	2,438,614

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
Swift Current - Moose Jaw	11	10	10.0	689,410	1,663,588
Bankruptcies	10	6	66.7	672,287	1,384,123
Proposals	1	4	-75.0	17,123	279,465
Saskatoon - Biggar	26	22	18.2	2,936,474	231,231,890
Bankruptcies	18	19	-5.3	1,627,268	112,905,554
Proposals	8	3	166.7	1,309,206	118,326,336
Yorkton - Melville	11	11	0.0	848,643	4,120,523
Bankruptcies	10	10	0.0	764,439	4,043,087
Proposals	1	1	0.0	84,204	77,436
Prince Albert	12	18	-33.3	1,297,408	1,978,207
Bankruptcies	10	12	-16.7	928,531	1,542,739
Proposals	2	6	-66.7	368,877	435,468
Northern	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Alberta	**168**	**134**	**25.4**	**249,117,627**	**1,348,116,796**
Bankruptcies	**121**	**95**	**27.4**	**234,626,933**	**1,266,196,453**
Proposals	**47**	**39**	**20.5**	**14,490,694**	**81,920,343**
Lethbridge - Medicine Hat	2	3	-33.3	5,365,303	26,498,412
Bankruptcies	2	3	-33.3	5,365,303	26,498,412
Proposals	0	0	--	0	0
Camrose - Drumheller	2	2	0.0	640,736	1,926,012
Bankruptcies	2	1	100.0	640,736	1,926,012
Proposals	0	1	-100.0	0	0
Calgary	84	55	52.7	206,995,984	1,050,231,707
Bankruptcies	59	43	37.2	204,142,596	1,016,401,076
Proposals	25	12	108.3	2,853,388	33,830,631
Banff - Jasper - Rocky Mountain House	2	1	100.0	1,091,185	1,973,095
Bankruptcies	2	1	100.0	1,091,185	1,973,095
Proposals	0	0	--	0	0
Red Deer	7	9	-22.2	776,418	4,999,250
Bankruptcies	7	6	16.7	776,418	4,999,250
Proposals	0	3	-100.0	0	0
Edmonton	62	47	31.9	29,766,009	249,406,586
Bankruptcies	41	30	36.7	18,344,903	203,025,172
Proposals	21	17	23.5	11,421,106	46,381,414
Athabasca - Grande Prairie - Peace River	7	14	-50.0	2,443,158	9,887,150
Bankruptcies	6	9	-33.3	2,227,890	8,187,545
Proposals	1	5	-80.0	215,268	1,699,605
Wood Buffalo - Cold Lake	3	2	50.0	2,038,835	3,194,582
Bankruptcies	2	1	100.0	2,037,903	3,185,890
Proposals	1	1	0.0	932	8,692

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2016	2015	% Change	2016	
British Columbia	**199**	**222**	**-10.4**	**214,376,663**	**12,691,495,749**
Bankruptcies	**149**	**154**	**-3.2**	**200,955,263**	**12,641,349,448**
Proposals	**50**	**68**	**-26.5**	**13,421,400**	**50,146,301**
Vancouver Island and Coast	26	37	-29.7	13,229,044	43,431,364
Bankruptcies	19	27	-29.6	11,210,336	34,207,058
Proposals	7	9	-22.2	2,018,708	9,224,306
Lower Mainland - Southwest	125	146	-14.4	183,037,776	12,597,966,874
Bankruptcies	94	97	-3.1	173,452,379	12,565,372,380
Proposals	31	48	-35.4	9,585,397	32,594,494
Thompson - Okanagan	30	26	15.4	6,989,769	23,787,572
Bankruptcies	25	20	25.0	6,129,974	18,541,091
Proposals	5	7	-28.6	859,795	5,246,481
Kootenay	3	1	200.0	7,875,654	12,031,757
Bankruptcies	2	0	–	7,169,394	11,046,106
Proposals	1	1	0.0	706,260	985,651
Cariboo	3	5	-40.0	831,223	2,713,977
Bankruptcies	2	6	-66.7	603,207	946,993
Proposals	1	0	–	228,016	1,766,984
North Coast	1	2	-50.0	1,692,456	5,705,352
Bankruptcies	1	2	-50.0	1,692,456	5,705,352
Proposals	0	0	–	0	0
Nechako	2	0	–	8,817	174,731
Bankruptcies	2	0	–	8,817	174,731
Proposals	0	0	–	0	0
Northeast	5	3	66.7	711,922	5,684,124
Bankruptcies	2	1	100.0	688,699	5,355,738
Proposals	3	2	50.0	23,223	328,386
Northwest Territories	**0**	**0**	**–**	**0**	**0**
Bankruptcies	**0**	**0**	**–**	**0**	**0**
Proposals	**0**	**0**	**–**	**0**	**0**
Yukon	**0**	**0**	**–**	**0**	**0**
Bankruptcies	**0**	**0**	**–**	**0**	**0**
Proposals	**0**	**0**	**–**	**0**	**0**
Nunavut	**1**	**0**	**–**	**957,517**	**1,305,632**
Bankruptcies	**1**	**0**	**–**	**957,517**	**1,305,632**
Proposals	**0**	**0**	**–**	**0**	**0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
St. John's	N.L.	**872**	**648**	**34.6**	**106,245,157**	**130,751,141**
Bankruptcies		527	512	2.9	39,874,468	59,642,485
Proposals		345	136	153.7	66,370,689	71,108,656
Halifax	N.S.	**2,034**	**1,939**	**4.9**	**169,899,468**	**231,030,668**
Bankruptcies		1,462	1,392	5.0	97,415,287	157,432,969
Proposals		572	547	4.6	72,484,181	73,597,699
Moncton	N.B.	**936**	**870**	**7.6**	**78,323,584**	**109,828,769**
Bankruptcies		594	580	2.4	37,061,160	65,370,402
Proposals		342	290	17.9	41,262,424	44,458,367
Saint John	N.B.	**789**	**760**	**3.8**	**75,748,624**	**98,514,208**
Bankruptcies		490	485	1.0	33,106,092	56,382,763
Proposals		299	275	8.7	42,642,532	42,131,445
Saguenay	Que.	**896**	**841**	**6.5**	**77,788,314**	**86,044,938**
Bankruptcies		504	470	7.2	31,419,466	44,446,200
Proposals		392	371	5.7	46,368,848	41,598,738
Québec	Que.	**3,176**	**3,167**	**0.3**	**212,316,583**	**278,337,341**
Bankruptcies		1,919	1,926	-0.4	68,908,032	131,782,100
Proposals		1,257	1,241	1.3	143,408,551	146,555,241
Sherbrooke	Que.	**955**	**948**	**0.7**	**63,322,003**	**83,845,244**
Bankruptcies		634	629	0.8	24,662,584	48,720,825
Proposals		321	319	0.6	38,659,419	35,124,419
Trois-Rivières	Que.	**799**	**776**	**3.0**	**53,516,362**	**68,450,734**
Bankruptcies		536	527	1.7	25,807,907	40,322,138
Proposals		263	249	5.6	27,708,455	28,128,596
Montréal	Que.	**19,069**	**19,802**	**-3.7**	**1,293,101,071**	**1,852,213,158**
Bankruptcies		10,178	10,764	-5.4	366,285,470	878,631,329
Proposals		8,891	9,038	-1.6	926,815,601	973,581,829
Ottawa - Gatineau	Ont./Que	**4,493**	**4,407**	**2.0**	**419,188,139**	**526,051,935**
Bankruptcies		2,381	2,412	-1.3	141,119,702	248,155,157
Proposals		2,112	1,995	5.9	278,068,437	277,896,778
Kingston	Ont.	**460**	**487**	**-5.5**	**38,279,008**	**48,647,078**
Bankruptcies		232	279	-16.8	10,202,850	21,889,728
Proposals		228	208	9.6	28,076,158	26,757,350
Peterborough	Ont.	**332**	**356**	**-6.7**	**21,940,404**	**27,435,444**
Bankruptcies		131	173	-24.3	4,571,132	10,758,593
Proposals		201	183	9.8	17,369,272	16,676,851
Oshawa	Ont.	**983**	**1,092**	**-10.0**	**64,884,162**	**82,848,128**
Bankruptcies		391	440	-11.1	6,241,664	26,946,871
Proposals		592	652	-9.2	58,642,498	55,901,257

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
Toronto	Ont.	**13,938**	**14,254**	**-2.2**	**723,166,060**	**1,403,663,117**
Bankruptcies		5,072	5,532	-8.3	112,838,723	535,476,107
Proposals		8,866	8,722	1.7	610,327,337	868,187,010
Hamilton	Ont.	**1,948**	**1,935**	**0.7**	**100,524,691**	**162,853,199**
Bankruptcies		841	847	-0.7	23,814,295	75,446,257
Proposals		1,107	1,088	1.7	76,710,396	87,406,942
St. Catharines - Niagara	Ont.	**1,544**	**1,524**	**1.3**	**118,306,526**	**142,264,720**
Bankruptcies		625	690	-9.4	25,433,086	51,773,620
Proposals		919	834	10.2	92,873,440	90,491,100
Kitchener	Ont.	**1,422**	**1,470**	**-3.3**	**82,408,159**	**130,978,457**
Bankruptcies		667	625	6.7	21,358,633	65,367,411
Proposals		755	845	-10.7	61,049,526	65,611,046
Brantford	Ont.	**408**	**419**	**-2.6**	**22,704,399**	**31,259,215**
Bankruptcies		174	174	0.0	4,851,493	12,715,761
Proposals		234	245	-4.5	17,852,906	18,543,454
Guelph	Ont.	**324**	**324**	**0.0**	**18,545,290**	**23,771,123**
Bankruptcies		148	149	-0.7	4,899,920	10,213,609
Proposals		176	175	0.6	13,645,370	13,557,514
London	Ont.	**1,925**	**1,887**	**2.0**	**148,955,125**	**183,016,100**
Bankruptcies		833	863	-3.5	39,483,808	70,723,864
Proposals		1,092	1,024	6.6	109,471,317	112,292,236
Windsor	Ont.	**957**	**1,191**	**-19.6**	**62,821,669**	**103,623,954**
Bankruptcies		432	560	-22.9	19,373,796	53,471,082
Proposals		525	631	-16.8	43,447,873	50,152,882
Barrie	Ont.	**705**	**811**	**-13.1**	**45,567,456**	**73,760,974**
Bankruptcies		283	400	-29.3	5,760,789	32,943,181
Proposals		422	411	2.7	39,806,667	40,817,793
Greater Sudbury	Ont.	**884**	**851**	**3.9**	**84,235,000**	**89,050,482**
Bankruptcies		410	417	-1.7	24,565,797	39,700,705
Proposals		474	434	9.2	59,669,203	49,349,777
Thunder Bay	Ont.	**336**	**337**	**-0.3**	**28,524,550**	**34,275,696**
Bankruptcies		196	215	-8.8	9,130,394	16,492,695
Proposals		140	122	14.8	19,394,156	17,783,001
Winnipeg	Man.	**1,607**	**1,262**	**27.3**	**143,196,106**	**640,151,853**
Bankruptcies		913	774	18.0	50,762,398	545,796,491
Proposals		694	488	42.2	92,433,708	94,355,362
Regina	Sask.	**683**	**462**	**47.8**	**107,122,128**	**110,318,039**
Bankruptcies		236	201	17.4	22,128,682	32,582,111
Proposals		447	261	71.3	84,993,446	77,735,928

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
Saskatoon	Sask.	**730**	**544**	**34.2**	**111,806,002**	**122,343,995**
Bankruptcies		376	263	43.0	36,423,430	52,116,555
Proposals		354	281	26.0	75,382,572	70,227,440
Calgary	Alta.	**3,899**	**3,078**	**26.7**	**579,296,873**	**753,196,641**
Bankruptcies		1,390	1,237	12.4	159,860,680	337,881,854
Proposals		2,509	1,841	36.3	419,436,193	415,314,787
Edmonton	Alta.	**3,504**	**2,553**	**37.3**	**477,093,788**	**604,665,163**
Bankruptcies		1,561	1,168	33.6	175,182,450	301,488,069
Proposals		1,943	1,385	40.3	301,911,338	303,177,094
Kelowna	B.C.	**494**	**567**	**-12.9**	**46,812,927**	**72,562,447**
Bankruptcies		223	273	-18.3	14,952,155	37,279,930
Proposals		271	294	-7.8	31,860,772	35,282,517
Abbotsford	B.C.	**421**	**504**	**-16.5**	**35,826,032**	**52,395,885**
Bankruptcies		177	230	-23.0	9,277,103	24,979,477
Proposals		244	274	-10.9	26,548,929	27,416,408
Vancouver	B.C.	**4,533**	**5,025**	**-9.8**	**223,482,928**	**421,692,866**
Bankruptcies		1,733	2,210	-21.6	49,379,269	194,153,512
Proposals		2,800	2,815	-0.5	174,103,659	227,539,354
Victoria	B.C.	**1,073**	**1,168**	**-8.1**	**96,098,474**	**119,524,381**
Bankruptcies		417	546	-23.6	21,628,851	46,764,450
Proposals		656	622	5.5	74,469,623	72,759,931

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
St. John's	N.L.	**13**	**14**	**-7.1**	**2,304,556**	**11,630,229**
Bankruptcies		8	12	-33.3	2,300,555	5,820,976
Proposals		5	2	150.0	4,001	5,809,253
Halifax	N.S.	**33**	**49**	**-32.7**	**3,434,915**	**16,325,673**
Bankruptcies		28	35	-20.0	3,295,219	14,947,513
Proposals		5	14	-64.3	139,696	1,378,160
Moncton	N.B.	**11**	**18**	**-38.9**	**3,620,850**	**16,728,571**
Bankruptcies		9	14	-35.7	3,272,748	16,009,720
Proposals		2	4	-50.0	348,102	718,851
Saint John	N.B.	**12**	**8**	**50.0**	**3,257,942**	**8,321,987**
Bankruptcies		9	7	28.6	2,944,176	4,609,530
Proposals		3	1	200.0	313,766	3,712,457
Saguenay	Que.	**30**	**28**	**7.1**	**4,092,809**	**12,625,992**
Bankruptcies		24	22	9.1	3,671,149	7,655,217
Proposals		6	6	0.0	421,660	4,970,775
Québec	Que.	**211**	**178**	**18.5**	**14,312,997**	**91,941,413**
Bankruptcies		146	135	8.1	10,027,356	45,740,958
Proposals		65	43	51.2	4,285,641	46,200,455
Sherbrooke	Que.	**34**	**25**	**36.0**	**3,425,517**	**24,246,594**
Bankruptcies		28	19	47.4	2,883,391	12,963,208
Proposals		6	6	0.0	542,126	11,283,386
Trois-Rivières	Que.	**48**	**47**	**2.1**	**2,678,104**	**17,980,290**
Bankruptcies		38	32	18.8	2,613,227	8,084,478
Proposals		10	15	-33.3	64,877	9,895,812
Montréal	Que.	**1,099**	**1,135**	**-3.2**	**60,246,964**	**1,111,524,485**
Bankruptcies		819	831	-1.4	37,197,041	605,010,665
Proposals		280	304	-7.9	23,049,923	506,513,820
Ottawa - Gatineau	Ont./Que	**136**	**189**	**-28.0**	**8,359,160**	**74,620,542**
Bankruptcies		103	149	-30.9	6,831,476	54,882,460
Proposals		33	40	-17.5	1,527,684	19,738,082
Kingston	Ont.	**5**	**15**	**-66.7**	**393,837**	**5,148,391**
Bankruptcies		5	13	-61.5	393,837	5,148,391
Proposals		0	2	-100.0	0	0
Peterborough	Ont.	**4**	**4**	**0.0**	**2,571,203**	**3,240,310**
Bankruptcies		2	4	-50.0	2,205,500	2,707,645
Proposals		2	0	–	365,703	532,665
Oshawa	Ont.	**29**	**34**	**-14.7**	**1,788,811**	**31,601,874**
Bankruptcies		22	31	-29.0	1,141,533	14,220,744
Proposals		7	3	133.3	647,278	17,381,130

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
Toronto	Ont.	**435**	**521**	**-16.5**	**48,577,830**	**550,216,597**
Bankruptcies		318	401	-20.7	43,252,646	300,993,183
Proposals		117	120	-2.5	5,325,184	249,223,414
Hamilton	Ont.	**44**	**67**	**-34.3**	**2,794,734**	**38,534,394**
Bankruptcies		37	44	-15.9	2,780,379	28,090,219
Proposals		7	23	-69.6	14,355	10,444,175
St. Catharines - Niagara	Ont.	**28**	**26**	**7.7**	**1,572,473**	**14,839,498**
Bankruptcies		26	19	36.8	1,550,723	14,743,318
Proposals		2	7	-71.4	21,750	96,180
Kitchener	Ont.	**25**	**12**	**108.3**	**841,370**	**7,712,337**
Bankruptcies		20	11	81.8	801,766	6,270,806
Proposals		5	1	400.0	39,604	1,441,531
Brantford	Ont.	**17**	**16**	**6.3**	**6,511,912**	**11,253,737**
Bankruptcies		12	11	9.1	6,511,912	6,969,860
Proposals		5	5	0.0	0	4,283,877
Guelph	Ont.	**3**	**12**	**-75.0**	**1,551,003**	**3,173,743**
Bankruptcies		2	6	-66.7	3	1,528,479
Proposals		1	6	-83.3	1,551,000	1,645,264
London	Ont.	**35**	**25**	**40.0**	**2,227,891**	**22,061,484**
Bankruptcies		20	16	25.0	1,639,718	10,660,631
Proposals		15	9	66.7	588,173	11,400,853
Windsor	Ont.	**37**	**18**	**105.6**	**3,730,776**	**23,140,171**
Bankruptcies		29	14	107.1	2,753,411	18,198,992
Proposals		8	4	100.0	977,365	4,941,179
Barrie	Ont.	**18**	**22**	**-18.2**	**2,329,143**	**9,128,193**
Bankruptcies		13	17	-23.5	405,513	4,074,622
Proposals		5	5	0.0	1,923,630	5,053,571
Greater Sudbury	Ont.	**4**	**9**	**-55.6**	**284,494**	**459,544**
Bankruptcies		1	7	-85.7	49,073	97,942
Proposals		3	2	50.0	235,421	361,602
Thunder Bay	Ont.	**13**	**7**	**85.7**	**1,981,663**	**14,282,963**
Bankruptcies		8	6	33.3	1,978,363	14,187,454
Proposals		5	1	400.0	3,300	95,509
Winnipeg	Man.	**22**	**17**	**29.4**	**2,622,355**	**10,352,471**
Bankruptcies		12	11	9.1	929,587	2,702,518
Proposals		10	6	66.7	1,692,768	7,649,953
Regina	Sask.	**37**	**40**	**-7.5**	**6,051,809**	**15,520,007**
Bankruptcies		29	26	11.5	5,153,942	14,533,720
Proposals		8	14	-42.9	897,867	986,287

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2016	2015	% Change	2016	
Saskatoon	Sask.	**21**	**15**	**40.0**	**2,545,748**	**220,749,587**
Bankruptcies		14	13	7.7	1,352,411	103,089,710
Proposals		7	2	250.0	1,193,337	117,659,877
Calgary	Alta.	**76**	**48**	**58.3**	**199,277,970**	**1,022,078,917**
Bankruptcies		53	38	39.5	196,825,538	988,777,580
Proposals		23	10	130.0	2,452,432	33,301,337
Edmonton	Alta.	**54**	**42**	**28.6**	**29,031,716**	**243,817,045**
Bankruptcies		37	30	23.3	17,688,245	197,558,263
Proposals		17	12	41.7	11,343,471	46,258,782
Kelowna	B.C.	**12**	**17**	**-29.4**	**921,361**	**9,828,314**
Bankruptcies		10	14	-28.6	701,661	8,125,285
Proposals		2	3	-33.3	219,700	1,703,029
Abbotsford	B.C.	**5**	**8**	**-37.5**	**15,114**	**626,966**
Bankruptcies		3	7	-57.1	15,114	626,966
Proposals		2	1	100.0	0	0
Vancouver	B.C.	**97**	**110**	**-11.8**	**178,486,354**	**12,581,780,361**
Bankruptcies		72	75	-4.0	169,250,555	12,550,365,608
Proposals		25	35	-28.6	9,235,799	31,414,753
Victoria	B.C.	**14**	**13**	**7.7**	**12,571,269**	**39,454,817**
Bankruptcies		9	10	-10.0	10,856,553	32,324,258
Proposals		5	3	66.7	1,714,716	7,130,559

Table 9: Receiverships

	Volume			Declared Assets ($)
	2016	2015	% Change	2016
Newfoundland and Labrador	**7**	**2**	**250.0**	**17,947,833**
Court appointed	4	0	–	15,102,108
Privately appointed	3	2	50.0	2,845,725
Prince Edward Island	**12**	**4**	**200.0**	**7,938,233**
Court appointed	12	0	–	7,938,233
Privately appointed	0	4	-100.0	0
Nova Scotia	**19**	**26**	**-26.9**	**52,657,519**
Court appointed	3	4	-25.0	37,455,384
Privately appointed	16	22	-27.3	15,202,135
New Brunswick	**17**	**20**	**-15.0**	**69,611,057**
Court appointed	2	4	-50.0	57,943,624
Privately appointed	15	16	-6.3	11,667,433
Quebec	**24**	**24**	**0.0**	**94,699,484**
Court appointed	22	21	4.8	94,477,006
Privately appointed	2	3	-33.3	222,478
Ontario	**188**	**211**	**-10.9**	**948,071,212**
Court appointed	105	91	15.4	909,678,001
Privately appointed	83	120	-30.8	38,393,211
Manitoba	**5**	**13**	**-61.5**	**9,700,681**
Court appointed	1	2	-50.0	79,260
Privately appointed	4	11	-63.6	9,621,421
Saskatchewan	**6**	**7**	**-14.3**	**16,373,752**
Court appointed	4	7	-42.9	16,171,689
Privately appointed	2	0	–	202,063
Alberta	**131**	**108**	**21.3**	**1,771,465,597**
Court appointed	111	93	19.4	1,699,908,428
Privately appointed	20	15	33.3	71,557,169
British Columbia	**36**	**50**	**-28.0**	**87,914,383**
Court appointed	16	23	-30.4	74,093,770
Privately appointed	20	27	-25.9	13,820,613
Northwest Territories	**0**	**0**	**–**	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Yukon	**0**	**0**	**–**	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Nunavut	**0**	**0**	**–**	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Canada	**445**	**465**	**-4.3**	**3,076,379,751**
Court appointed	**280**	**245**	**14.3**	**2,912,847,503**
Privately appointed	**165**	**220**	**-25.0**	**163,532,248**

Table 10: Consolidation of All Files Closed in 2016

	Number of Files	Assets ($)	Liabilities ($)	Deficit ($)	Total Receipts ($)	Administrative *Expenses* ($)	Dividends ($)
Newfoundland and Labrador	**1,518**	**121,289,872**	**198,524,127**	**77,234,255**	**11,506,733**	**6,263,241**	**5,243,492**
Bankruptcies	1,323	93,446,253	165,298,498	71,852,245	9,570,051	5,631,068	3,938,983
Proposals	195	27,843,619	33,225,629	5,382,010	1,936,682	632,173	1,304,509
Prince Edward Island	**660**	**46,839,665**	**85,130,504**	**38,290,839**	**4,289,862**	**2,454,814**	**1,835,048**
Bankruptcies	536	31,658,132	58,021,046	26,362,914	2,258,727	1,535,399	723,328
Proposals	124	15,181,533	27,109,458	11,927,925	2,031,135	919,415	1,111,721
Nova Scotia	**4,591**	**364,018,961**	**595,098,457**	**231,079,495**	**39,099,973**	**16,889,954**	**22,210,019**
Bankruptcies	3,608	241,427,918	450,978,780	209,550,862	25,120,396	12,322,584	12,797,812
Proposals	983	122,591,044	144,119,677	21,528,633	13,979,577	4,567,370	9,412,207
New Brunswick	**3,799**	**353,935,364**	**598,790,542**	**244,855,178**	**30,562,521**	**16,513,115**	**14,049,406**
Bankruptcies	3,048	254,091,901	477,283,724	223,191,823	20,588,484	13,278,154	7,310,330
Proposals	751	99,843,463	121,506,818	21,663,355	9,974,037	3,234,961	6,739,076
Quebec	**42,128**	**3,313,043,753**	**6,333,789,276**	**3,020,745,523**	**396,356,235**	**216,447,396**	**179,908,839**
Bankruptcies	28,455	1,457,283,749	3,678,935,278	2,221,651,528	183,161,090	129,007,912	54,153,178
Proposals	13,673	1,855,760,003	2,654,853,998	799,093,995	213,195,145	87,439,485	125,755,661
Ontario	**48,497**	**5,691,537,473**	**12,509,911,394**	**6,818,373,921**	**615,327,800**	**246,113,581**	**369,214,219**
Bankruptcies	23,048	2,104,124,724	8,107,368,783	6,003,244,058	181,449,911	105,775,413	75,674,498
Proposals	25,449	3,587,412,749	4,402,542,611	815,129,862	433,877,889	140,338,168	293,539,721
Manitoba	**1,911**	**158,265,134**	**232,234,253**	**73,969,119**	**22,177,246**	**9,279,076**	**12,898,170**
Bankruptcies	1,233	76,925,782	147,346,474	70,420,692	11,231,086	6,085,871	5,145,215
Proposals	678	81,339,352	84,887,780	3,548,428	10,946,160	3,193,205	7,752,955
Saskatchewan	**1,751**	**218,609,329**	**373,963,647**	**155,354,318**	**19,661,584**	**8,156,909**	**11,504,675**
Bankruptcies	1,029	97,993,316	253,991,344	155,998,028	6,478,901	3,713,705	2,765,196
Proposals	722	120,616,013	119,972,303	-643,710	13,182,683	4,443,205	8,739,479
Alberta	**8,636**	**1,496,338,024**	**2,383,834,091**	**887,496,067**	**128,772,541**	**49,844,944**	**78,927,597**
Bankruptcies	4,929	805,246,560	1,519,363,248	714,116,688	59,265,882	29,822,038	29,443,844
Proposals	3,707	691,091,464	864,470,844	173,379,380	69,506,659	20,022,906	49,483,753
British Columbia	**11,152**	**1,531,590,675**	**2,695,241,735**	**1,163,651,061**	**142,734,005**	**58,835,726**	**83,898,280**
Bankruptcies	6,646	740,767,574	1,642,949,408	902,181,834	60,787,002	33,355,237	27,431,765
Proposals	4,506	790,823,101	1,052,292,328	261,469,227	81,947,003	25,480,489	56,466,515
Northwest Territories	**42**	**6,813,190**	**10,502,481**	**3,689,291**	**1,606,636**	**914,953**	**691,683**
Bankruptcies	30	2,310,077	5,640,209	3,330,132	319,120	145,999	173,121
Proposals	12	4,503,113	4,862,272	359,159	1,287,516	768,954	518,562
Yukon	**30**	**2,682,058**	**6,067,727**	**3,385,669**	**384,684**	**146,723**	**237,961**
Bankruptcies	20	1,712,594	4,781,921	3,069,327	157,861	90,278	67,583
Proposals	10	969,463	1,285,806	316,343	226,824	56,445	170,378
Nunavut	**2**	**17,404**	**350,091**	**332,687**	**32,261**	**31,231**	**1,030**
Bankruptcies	2	17,404	350,091	332,687	32,261	31,231	1,030
Proposals	0	0	0	0	0	0	0
Canada	**124,717**	**13,304,980,902**	**26,023,438,326**	**12,718,457,424**	**1,412,512,082**	**631,891,663**	**780,620,420**
Bankruptcies	**73,907**	**5,907,005,985**	**16,512,308,803**	**10,605,302,818**	**560,420,771**	**340,794,888**	**219,625,883**
Proposals	**50,810**	**7,397,974,917**	**9,511,129,523**	**2,113,154,606**	**852,091,312**	**291,096,775**	**560,994,537**

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											
	Age Group (Years)										Sex	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older	Women	Men
Newfoundland and Labrador	3.5	9.1	12.7	14.7	13.8	12.9	9.5	7.3	5.7	10.8	48.8	51.2
Prince Edward Island	4.0	8.2	13.0	12.5	11.7	11.2	9.1	11.3	7.7	11.2	48.1	51.9
Nova Scotia	3.0	6.6	11.2	11.7	13.8	12.5	12.0	9.1	8.0	12.1	49.9	50.1
New Brunswick	3.3	7.8	11.0	13.4	13.5	11.2	10.9	9.5	7.2	12.1	47.6	52.4
Quebec	4.4	8.2	10.5	12.7	12.5	11.8	11.9	9.9	6.8	11.6	45.4	54.6
Ontario	2.9	7.1	11.7	12.4	12.9	12.2	12.4	10.3	7.2	10.9	47.8	52.2
Manitoba	3.6	8.2	11.9	12.8	12.8	11.3	11.7	8.8	7.0	12.0	46.4	53.6
Saskatchewan	2.3	7.0	14.2	17.0	14.5	11.6	10.9	7.7	6.5	8.3	45.2	54.8
Alberta	2.5	7.2	13.2	15.9	14.9	12.5	11.3	9.1	5.6	7.9	44.3	55.7
British Columbia	1.9	6.2	11.8	13.4	13.8	13.0	11.4	9.7	7.5	11.4	49.1	50.9
Northwest Territories	0.0	1.7	6.7	10.0	18.3	16.7	10.0	20.0	6.7	10.0	38.3	61.7
Yukon	0.0	10.9	1.8	9.1	18.2	9.1	14.5	7.3	9.1	20.0	49.1	50.9
Nunavut	11.1	22.2	0.0	11.1	22.2	11.1	0.0	11.1	11.1	0.0	55.6	44.4
Canada	**3.3**	**7.4**	**11.5**	**13.1**	**13.1**	**12.1**	**11.8**	**9.7**	**6.9**	**10.9**	**46.8**	**53.2**